

Debt Payoff Weekly Action Checklist

Try to do at least ONE thing from this list (more is better!) every week. Check off as many as you can and watch how these small changes can add up to big savings and money gains in your future!



Place this planner near your nightstand, in the kitchen or your desk... anywhere that you manage your finances or pay bills.

| ACTION | WEEK# | RESULT + NOTES |
|--|-------|----------------|
| <input type="checkbox"/> Check your credit score* | _____ | _____ |
| <input type="checkbox"/> Create a realistic budget to cover bills, living expenses and discretionary spending | _____ | _____ |
| <input type="checkbox"/> Contact creditors and ask for lower interest rates. If you're past due, ask about repayment options | _____ | _____ |
| <input type="checkbox"/> Pay more than the minimum payment | _____ | _____ |
| <input type="checkbox"/> Organize debts (Include balances, due dates, interest rates and minimum payments) | _____ | _____ |
| <input type="checkbox"/> Start an emergency savings fund- aim for \$1,000 | _____ | _____ |
| <input type="checkbox"/> Talk to someone (accountability partner) about the steps I'm taking to become debt-free | _____ | _____ |
| <input type="checkbox"/> Use a credit score tracker (ex. CreditKarma) | _____ | _____ |
| <input type="checkbox"/> Request a free debt relief evaluation | _____ | _____ |
| <input type="checkbox"/> Follow a debt repayment strategy like the snowball method | _____ | _____ |
| <input type="checkbox"/> Unsubscribe from free trial offers and store emails | _____ | _____ |
| <input type="checkbox"/> Cancel unused services and memberships (ex. gym, cable) | _____ | _____ |
| <input type="checkbox"/> Start paying cash for expenses (put away the plastic!) | _____ | _____ |
| <input type="checkbox"/> Earn more money to put towards debt | _____ | _____ |
| <input type="checkbox"/> _____ | _____ | _____ |

* If you notice that your score has changed, note that several factors may have affected it, including whether one is enrolled in a debt relief program.