



Debt Assessment

“A man in debt is so far a slave.” –Ralph Waldo Emerson

If you have debt, this quote probably sums up how you feel about it. One day you turn around and you realize what you have done. How did it get this bad? What was I thinking? Did I really need all this stuff? What was I trying to prove?

Anyone can get caught up with “keeping up with the Jones” mentality. It happens... Life happens. The important thing is you are ready to move forward and stop living in the past. The first step in getting your debt under control is to lay it all out in one place. This can be daunting. But you cannot turn things around until you put it all out there.

Pull together all the information on the worksheet. This includes your credit card debt, car loans, mortgage, student loans, etc. Once you have all the information filled out, come to terms with what is in front of you. Start to make a plan to get out of debt. You cannot do that until you know exactly what you are up against.

You can do this! You are not alone. Put one foot in front of the other. I welcome you to your path to financial freedom!

	Priority	Balance Owed	Minimum Payments	Ideal Payments	Interest Rate	Due Date	Term in Months	End Date	Universal Default	Tried for Lower Interest
CC #1										
CC #2										
CC #3										
CC #4										
CC #5										
Auto #1										
Auto #2										
Student Loan #1										
Student Loan #2										
Home Equity Acct.										
Mortgage										