

DEBT PAYOFF TRACKER

Debt :

Starting Balance :

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DATE	PAYMENT	NEW BALANCE

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MY WHY

Why do I want to pay off my debt? And why does that matter to me? When you write, try to go 3 levels deep!

Example: I want to pay off debt because I'll be able to move to a nicer apartment. Why does that matter? Because the kids will have more room to play. Why does that matter? Because they'll be happier and I'll feel proud of myself. It always goes back to a feeling!

How will I feel when I am debt-free?

How will I celebrate when I pay off each debt and when they're all finally paid off?

Who are my cheerleaders or accountability buddies I can reach out to?

What are some obstacles I might encounter on my debt-free journey? Examples: discouragement, fatigue, unexpected expenses, negative feedback from others

How can I prevent or overcome these? Examples: join an accountability group on Facebook, read books about debt from the library to stay motivated, reward myself with free or inexpensive treats along the journey, make a list of free self-care habits to keep handy