

Your Debt Freedom Starter

A private planning worksheet. Start with one manageable next step.

1. Define what you want to change

My goal and the date I will review it:

Why this matters to me:

2. Build a monthly cash-flow snapshot

Take-home income:

Essential expenses and minimum debt payments:

Amount remaining after essentials (income minus expenses):

3. List debts without account numbers

Nickname	Balance	APR	Minimum	Due date
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Educational planning only. No personalized investment, tax, legal, or debt-settlement advice.

Choose Your Next Move

Use your own numbers. A plan should leave room for essential living costs.

4. Compare priorities before committing

Highest-rate debt I want to understand better:

Smallest-balance debt that could simplify my payments:

Upcoming expense or cash shortfall I need to prepare for:

5. Choose an affordable action

Review balances, rates, and payment dates for accuracy.

Choose a realistic amount after essential costs and minimum payments.

If payments are unaffordable, contact the creditor about available options.

Recheck the plan when income or expenses change.

This week I will:

Amount or time I can realistically commit:

My next review date and what I will check:

Want help organizing your priorities?

Freedom Plan Review: \$97 / 60 minutes plus a written action plan.

Visit alliedwillconsulting.com or email kadeemw@alliedwillconsulting.com.