Know What You Owe

As you begin planning for the future from a financial standpoint, it's vital to **know what you owe**. To do this, you'll need to look at your finances comprehensively by identifying all your debt: mortgage, credit cards, student loans, etc. Use this tool to organize your debt in one place so you can track your current balances, monthly payments, and interest rates and begin making a plan to become debt-free.

MAX Strategy Tip: First, run your credit report and check your online accounts to review each for accuracy. Second, make a short- or medium-term SMART goal to pay off one debt. *(SMART = Specific, Measurable, Achievable, Relevant and Time-Bound.)*

Credit Card(s)					
Debt Issuer	Initial Balance	Current Balance	Minimum Monthly Payment	Interest Rate	Repayment Term
Total:					

Car Loan(s)					
Debt Issuer	Initial Balance	Current Balance	Minimum Monthly Payment	Interest Rate	Repayment Term
Total:					

Student Loan(s)					
Debt Issuer	Initial Balance	Current Balance	Minimum Monthly Payment	Interest Rate	Repayment Term
Total:					

Mortgage(s)					
Debt Issuer	Initial Balance	Current Balance	Minimum Monthly Payment	Interest Rate	Repayment Term
Total:					

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