

My current debt

1. List all of your debts in the chart below.

	Creditor name	Interest Rate	Monthly Payment	Balance
1				
2				
3				
4				
5				
6				
7				
8				
9				
11				
12				
13				
14				
15				
Totals				

2. Try to get rates reduced — call your creditors or try to refinance.
3. Apply extra funds to debt with highest rate or smallest balance.
4. When one debt is paid off roll the payment to the next debt.
5. Use VACU’s [“How soon can I eliminate my debts?” calculator](#), check out [Power Pay](#), and more see resources at www.vacu.org.