## VIRGINIA Credit Union. <br> My Current Debt

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

|  | Creditor name | Balance | Rate | Monthly Payment |
| :---: | :---: | :---: | :---: | :---: |
| 1 |  |  |  |  |
| 2 |  |  |  |  |
| 3 |  |  |  |  |
| 4 |  |  |  |  |
| 5 |  |  |  |  |
| 6 |  |  |  |  |
| 7 |  |  |  |  |
| 8 |  |  |  |  |
| 9 |  |  |  |  |
| 11 |  |  |  |  |
| 12 |  |  |  |  |
| 13 |  |  |  |  |
| 14 |  |  |  |  |
| 15 |  |  |  |  |
|  |  |  | N/A |  |

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.

## Need one-on-one support?

Get free counseling through our partner GreenPath Financial Wellness.


