

Debt Snapshot & My Freedom Date

List every debt you owe, smallest to largest. Don't soft-pedal it: the number only scares you once. Then run your exact payoff date with the free Debt Payoff Calculator at pennywisecalcs.com/debt-payoff-calculator and write your date below.

Every debt I owe

#	Debt (card / loan / store)	Balance	APR %	Minimum payment
1				
2				
3				
4				
5				
6				
7				
8				
TOTAL				

My payoff order

SNOWBALL: smallest balance first - quick wins keep you going.
 AVALANCHE: highest APR first - saves the most interest.
 Number your debts from page 1 in the order you will attack them. The free calculator runs both for you in seconds.

My freedom date

Projected debt-free date: _____ Months left: _____ Today I owe: \$ _____

Bi-Weekly Paycheck Budget

Most Americans are paid every two weeks. That is 26 paychecks a year, and every one gets a job before it arrives. Give every dollar a destination, and send what is left straight at Debt #1. Check your real take-home per check at pennywisecalcs.com/take-home-pay-calculator.

Paycheck 1 (date: _____)

INCOME	
Bills due before next paycheck	
Groceries & gas	
Sinking funds (see kit p.3)	
Minimum debt payments	
EXTRA TO DEBT #1	

Paycheck 2 (date: _____)

INCOME	
Bills due before next paycheck	
Groceries & gas	
Sinking funds	
Minimum debt payments	
EXTRA TO DEBT #1	

The whole game in one line: every extra dollar to Debt #1 moves your freedom date closer. See how much faster with the extra-payment box at pennywisecalcs.com/debt-payoff-calculator.

30-Day Kickstart Checklist

Momentum beats motivation. Do these twelve things in your first 30 days and the system runs itself. Print a new check-in sheet every week for four weeks.

First 30 days

- ☐ 1. Fill in the Debt Snapshot (page 1) - every debt, no rounding down
- ☐ 2. Run the free Debt Payoff Calculator and write down my freedom date
- ☐ 3. Pick my order: snowball or avalanche
- ☐ 4. Set autopay on every minimum (never miss, never late-fee again)
- ☐ 5. List one bill I can cancel or negotiate this week
- ☐ 6. Sell one thing I don't use - send it all to Debt #1
- ☐ 7. Set up my bi-weekly budget (page 2) for the next two paychecks
- ☐ 8. Name my sinking funds: car, gifts, medical, fun money
- ☐ 9. Remove stored cards from phone / browser shopping
- ☐ 10. Tell one person my freedom date (accountability works)
- ☐ 11. Check my credit report free at annualcreditreport.com
- ☐ 12. Book my weekly 15-minute money date on the calendar

Weekly check-in

Week	Extra paid to Debt #1	New balance	On track? Y / N	Win of the week
Wk 1				
Wk 2				
Wk 3				
Wk 4				

Want the full 12-page Debt-Free Binder (snowball & avalanche trackers, sinking funds, savings challenges)? It lives on our Etsy shop - link in our profile. All free calculators: pennywisecalcs.com