Debt Repayment Record

Get every debt onto one page with the real figures from the statements, and keep a record of what has actually been paid off.

Every debt on one page — who, how much, what rate, what you are paying — and a payment record against each one.

A RECORD, NOT ADVICE
This sheet records. It does not advise. It suggests no order to pay things in, no strategy, no rate you should be on and no view about consolidation, because those depend on your circumstances and the wrong steer would do real harm. Free, regulated debt advice exists in most countries and is worth more than any printable.

HOW TO USE THIS SHEET

1. Write every debt down, including the ones you would rather not. A partial list is the thing that keeps people stuck.
2. Copy the rate and the balance from the statement, not from memory.
3. Record the minimum payment as well as what you actually pay.
4. Update the balance monthly, on the same day, from the statement.

Name ____________ Sheet started ____________ Currency ____________ Review date ____________

WHAT IS OWED

Owed to	Account or ref	Type	Balance	Rate	Minimum	Paying	Due date	Notes

PAYMENTS MADE

Date	Paid to	Amount	New balance	Notes

Total owed at start

Total owed now

Updated on