

Debt Log

Fill out the table below by listing all your debts, how much you owe and to whom you owe it.

1. Get all your bills and statements together
2. Be honest with yourself
3. Factor in not only what the debt is costing you today, but what it will cost by the time you can pay it off
4. Update this template as you pay off your debts
5. A bill isn't a debt, but if you have missed a payment or the account is in arrears, the penalty and outstanding amount is debt

Use this information to ensure you have an overview of all your debts in one place, helping you understand your total level of debt so you can determine a repayment strategy.



Debt	Lender	Amount due this month	Total amount left to pay	Interest Rate	When will total amount be paid off?
 Home loan					
 Vehicle loan					
 Student loan					
 Credit card					
 Payday loan					
 Personal loan					
 Late payment penalties and fines					
 Medical debt					
 Money borrowed from friends/family					
 Other					
 Total Monthly debt payment					