Tool: Who do you owe?

Make a list of all the debt that you currently owe.

This list should include credit cards, loans, collections, judgments, past due utility accounts, dental bills, and taxes. This list should also include any debt you owe to family or friends and debt on your credit report that you are responsible for.

Name of creditor	Balance owing	Monthly payment
Totals		

Do you have enough income right now to comfortably pay the above listed debt payments? (yes/no?)

What actions could you take to help you get out of debt?