


Debt Journal



A 30-Day Guided Journal



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How to Use This Journal

Welcome to your journal! Here are some tips to get the most out of it:

- 1 Set aside a few minutes each day to write
- 2 Be honest and write freely without judgment
- 3 Try to write at the same time each day to build a habit
- 4 Review your entries weekly to notice patterns

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- List every debt: creditor name, debt type, and total amount owed
 - Enter the interest rate and minimum payment for each debt
 - Choose a payoff method — Snowball (smallest balance first) or Avalanche (highest rate first)
 - Record each payment made and update the remaining balance
 - Note the due date and any payment notes to stay on schedule



Scan for a detailed guide on how to use this journal

