My Debt, With a Date

THE CHALLENGE

Scroll to the fine print and read the minimum-payment disclosure. Then open the Debt Payoff Calculator, enter one debt and any extra amount, and get your first real date.

My debts (list every one — no judgment, just the list)

Debt	Balance	APR	Minimum

My method

☐ Snowball (smallest first — momentum) ☐ Avalanche (highest rate first — math)

My first target debt ______________________

My attack money (where it comes from)

Minimums $ __________

Leak-hunt money $ __________

Negotiation winnings $ __________

Other $ __________

= total per month $ __________

My payoff date (from the Debt Payoff Calculator) ______________________

Interest I'll save vs. minimums-only $ __________

☐ My date goes on the fridge

What I'll do the day I make my final payment

____

Why becoming debt-free matters to me (the reason, not the number)

____

Today's Win

☐ I read the fine print on my statement.

☐ I listed every debt.

My Debt, With a Date

- [ ] I chose my method.
- [ ] I got my payoff date.
- [ ] I finished Chapter Nine.

VICTORIA'S TRUTH

Every debt can have a payoff date. A date is not forever.