



Credit & Loan Inventory

From your current statements, make a list of your outstanding balances, monthly payment amounts, interest rates, and estimated payoff dates for each type of debt that you have individually or in partnership with another person.

1. Credit Cards

To get information on your projected payoff date when making only the minimum payment on a credit card, please review your billing statement. The statement will include a payoff projection.

Credit Card Name	Basic Information			Minimum Information		I pay off this credit card each month and do not carry a balance: Always Mostly Sometimes Rarely Never
	Current Balance	Interest Rate		Monthly Payment Minimum	Payoff Date (if paying min.)	
		Annual Rate	Fixed or Variable?			
	\$	%				Always Mostly Sometimes Rarely Never
	\$	%				Always Mostly Sometimes Rarely Never
	\$	%				Always Mostly Sometimes Rarely Never
	\$	%				Always Mostly Sometimes Rarely Never
	\$	%				Always Mostly Sometimes Rarely Never
	\$	%				Always Mostly Sometimes Rarely Never
	\$	%				Always Mostly Sometimes Rarely Never
	\$	%				Always Mostly Sometimes Rarely Never
	\$	%				Always Mostly Sometimes Rarely Never
	\$	%				Always Mostly Sometimes Rarely Never

2. Loans

Lender Name	Current Balance	Monthly Payment	Interest Rate		Payoff Date	Your Responsibility on the Account		
			Annual Rate	Fixed or Variable		Sole Borrower	Co-Signer	Co-Borrower
	\$	\$	%			Sole Borrower	Co-Signer	Co-Borrower
	\$	\$	%			Sole Borrower	Co-Signer	Co-Borrower
	\$	\$	%			Sole Borrower	Co-Signer	Co-Borrower
	\$	\$	%			Sole Borrower	Co-Signer	Co-Borrower
	\$	\$	%			Sole Borrower	Co-Signer	Co-Borrower
	\$	\$	%			Sole Borrower	Co-Signer	Co-Borrower
	\$	\$	%			Sole Borrower	Co-Signer	Co-Borrower
	\$	\$	%			Sole Borrower	Co-Signer	Co-Borrower
	\$	\$	%			Sole Borrower	Co-Signer	Co-Borrower

3. Way to go!

It's a lot of work (and not a lot of fun) to compile your debt information. Though it may be a bit daunting to now know what you owe, remember that knowledge is power. You have the information that you need to effectively manage your debt.

