

# Debt Snapshot Worksheet

*Your first step to financial clarity — no judgment, just facts.*

Name \_\_\_\_\_

Date \_\_\_\_\_

Facing your numbers is an act of courage — and one of the most powerful things you can do for your financial future. **You don't have to have it all figured out.** Just listing what you owe, as clearly and calmly as you can, is the first real step toward freedom. You've got this. *Progress over perfection — always.*

**Debt Inventory — List every debt, big or small. No shame, just clarity.**

| Debt Name / Creditor | Type | Total Balance Owed | APR (%) | Min. Monthly Payment | Due Date | Notes |
|----------------------|------|--------------------|---------|----------------------|----------|-------|
|                      |      |                    |         |                      |          |       |
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|                      |      |                    |         |                      |          |       |

## Summary Totals

Total Debt Balance: \$

\_\_\_\_\_

Total Min. Monthly Payments: \$

\_\_\_\_\_

Number of Debts:

\_\_\_\_\_

**Reflection Prompts — Take a moment. Breathe. Answer honestly.**

1. Which debt feels most urgent to you — and why?

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2. What would it feel like to be debt-free?

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3. What's one small step you can take this week?

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*You took the first step. That matters. — Sandra*

*Compassionate financial counseling for women.*

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