


Financial Wellness - Debt

Managing Your Debt: Activity Sheet

The first step to ditching debt? Knowing what you owe. List out the details of all your debts and payments. Then, we'll see how much extra monthly income you have to pay them off.

DEBTS  **Tip:** Be sure to include all Debt Types, including credit cards, personal loans, mortgages, student loans, car loans and others.

Debt Type	Balance	Interest Rate/ APR*	Months Remaining	Minimum Monthly Payments
	£	%		£
	£	%		£
	£	%		£
	£	%		£
	£	%		£
	£	%		£
DEBT TOTALS	£			£

MONTHLY PAYOFF POTENTIAL (extra monthly income you could apply toward your debts. If you are unsure of your total monthly expenses use our [Understanding Your Spending Activity Sheet](#))

$$\begin{array}{r}
 \text{£} \\
 \hline
 \text{TOTAL MONTHLY INCOME} \\
 \text{(TAKE-HOME-PAY)}
 \end{array}
 -
 \begin{array}{r}
 \text{£} \\
 \hline
 \text{TOTAL MONTHLY EXPENSES}
 \end{array}
 =
 \begin{array}{r}
 \text{£} \\
 \hline
 \text{TOTAL MONTHLY SURPLUS} \\
 \text{INCOME}
 \end{array}$$

Check if your financial wellness score is as good as it can be and get your score for each of the four key domains: budgeting, debt, savings and protection, in just a few minutes. **LAUNCH NOW**

*APR – or Annual Percentage Rate – refers to the total cost of your borrowing for a year and includes the standard fees and interest you'll have to pay.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

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