

# CASH FLOW KILLER

List of all your debts in no particular order.

DEBT	PAYMENT DUE	TOTAL AMOUNT	INTEREST RATE	MINIMUM PAYMENT
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
TOTAL DEBT				

# CASH FLOW KILLER - SNOWBALL

List of all your debts from smallest to largest regardless of interest. Add additional amount to pay down debt under new payment. Once you pay off the first debt, you add that payment to the next debt.

DEBT	TOTAL AMOUNT	PAYMENT DUE	INT. RATE	MINIMUM PAYMENT	NEW PAYMENT
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
<b>TOTAL DEBT</b>					

# CASH FLOW KILLER - AVALANCHE

List of all your debts from largest interest rate to smallest regardless of the total debt owed. Add additional amount to pay down debt under new payment. Once you pay off the first debt, you add that payment to the next debt.

DEBT	TOTAL AMOUNT	PAYMENT DUE	INT. RATE	MINIMUM PAYMENT	NEW PAYMENT
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
<b>TOTAL DEBT</b>					

# TOTAL DEBT:

\$ \_\_\_\_\_

ESTIMATED PAYOFF DATE:  
\_\_\_\_\_

100%

90%

80%

70%

60%

50%

40%

30%

20%

10%

95%

85%

75%

65%

55%

45%

35%

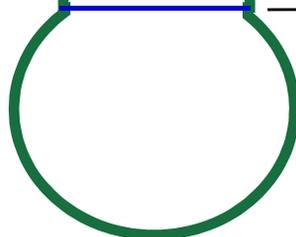
25%

15%

5%

STARTED ON:

\_\_\_\_\_



# KICK THE CASH FLOW KILLER (DEBT)!!!

CROSS IT OFF!



# CELEBRATION MOMENTS

Paying off debt isn't easy or fast. It takes patience and persistence. Along the way, you must celebrate the milestones in order to succeed. Motivation is the key to success in paying off debt.

MINI MILESTONE	CELEBRATION	DATE
HUGE MILESTONE	BIG CELEBRATION	DATE
<i>Debt Paid Off in Full</i>		

## MINI-MILESTONE CELEBRATION IDEAS:

Splurge on expensive meat, go out to dessert, rent a movie, go out to happy hour, purchase an item on your Spending Want List, weekend getaway, splurge on a fancy dinner, treat yourself to a massage, or do nothing & save the cash.

*\*\*Key note: All of the above must be cash flowed and paid in advance. Remember the goal is to pay off debt - not to incur more debt!*

# NO, MORE DEBT!

- PAYDAY LOANS
- CREDIT CARD DEBT
- PERSONAL LOANS
- TAX DEBT
- CAR LOANS
- MEDICAL DEBT
- STUDENT LOANS