

DEBT TRACKER

When it comes to taking control of your personal finances, it's important to face your financial reality head on. This worksheet is designed to help you create a list of your regular repayments, so you know where you stand and help you take back control.

Use the worksheet below to capture as much information as you can about your debt repayments. Include everything, no matter how much or little you owe – your mortgage, car finance, credit cards, personal loans and any other outstanding debts. When you've completed as much as you can, add up each column, then use your list to help you prioritise your debts and see if you could afford to pay more.

Account Name	Outstanding Balance (£)	Interest Rate (%)	Regular Repayment Dates	Minimum Amount Due (£)	Amount I Pay (£)
The name of your bank or lender.	In total, how much do you owe?	How much interest do you pay? You should be able to find this on your statement.	What date do you usually make repayments?.	What is the minimum amount you must pay each month to avoid penalties?	How much do you pay towards the balance of this debt with each repayment?
Total	£			£	£