

Step 5: Create a List of All your Debts. Write down all of your debts, which may include credit cards, student loans, personal loans, or car loans, highlighting 1) who you owe, 2) the amount you owe, 3) the interest rate, and 4) the minimum monthly payment.⁸⁹ You can use the chart below. Later on in this workshop, you will learn different methods for organizing this list and paying off these debts

List of Current Debts

	What is the debt?	Who do I owe?	How much do I owe?	What is the interest rate?	What is the minimum payment?
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

⁸⁹ “John Egan. “How Do I Find Out What Debts I Owe?” *Experian*. April 24, 2021.
<https://www.experian.com/blogs/ask-experian/how-do-i-find-who-i-owe-money-to/>