

**Credit Card Debt Worksheet**

|  |  |  |  |
| --- | --- | --- | --- |
| **Creditor Name** | **Interest Rate** | **Balance Owed** | **Monthly Payment** |
|  | % | $ | $ |
|  | % | $ | $ |
|  | % | $ | $ |
|  | % | $ | $ |
|  | % | $ | $ |
|  | % | $ | $ |
|  | % | $ | $ |

Average interest rate on all cards: \_\_\_\_%

Total amount owed: $\_\_\_\_\_\_\_\_\_\_

Monthly payment: $\_\_\_\_\_\_\_\_\_

Additional notes on debt repayment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Note:** Credit cards are “revolving” debt, which means the minimum payment requirement changes based on your total balance. However, we recommend setting fixed payments so you can pay your balances off faster. Therefore, credit cards are a fixed expense when you add this number to your expense worksheet.