

Credit Card Debt Log

Name _____

Date _____

Every card in one place. Copy the details from your latest statements.

1 My cards

Card	Balance	APR	Minimum	Due date	Promo rate & end date

2 Totals

Total balance: \$ _____

Total minimums: \$ _____

Highest APR card: _____

Smallest balance card: _____

3 Monthly statement check

- ☐ New balance
- ☐ Minimum payment due
- ☐ Payment due date
- ☐ APR for each balance type
- ☐ Any promo rate and its end date
- ☐ Fees or charges I don't recognize

Card Issuer Call Log

Write down every call. Ask for any new terms in writing.

Name _____

Before you call: know what you can afford to pay each month after essentials. Questions to ask: Is there a hardship program? Can the rate, minimum, or due date change? Can a fee be waived? How is it reported, and how long does it last?

Date	Card	Who I spoke to	What they offered	Ref. number	Follow up

A Practical Plan for Paying Off Credit Card Debt

A step-by-step guide to high-interest balances, choosing a payoff strategy, and building money habits that last. By Laith Sad. On Amazon: amazon.com/dp/BOHMRL5W26



The book



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