

Debt Worksheet

This worksheet will help you analyze your current debt commitments (not including your home mortgage). The average consumer will probably not want to commit more than 20% of their take-home income to debt payments (does not include a mortgage payment).

| Loan | Amount Still Owed | Annual Percentage Rate | Months Left To Pay | Monthly Payment Amount | How much will you pay this year |
|-------------------------------------|-------------------|------------------------|--------------------|------------------------|---------------------------------|
| Auto | | | | | |
| Education | | | | | |
| Installment loans | | | | | |
| #1 | | | | | |
| #2 | | | | | |
| #3 | | | | | |
| Credit Cards | | | | | |
| #1 | | | | | |
| #2 | | | | | |
| #3 | | | | | |
| Other | | | | | |
| #1 | | | | | |
| #2 | | | | | |
| Total Yearly Debt Payments = | | | | | |
| Take-home Pay = | | | | | |