

These worksheets are only part of what you need to succeed with debt relief. Your commitment to manage your money, debt and finances for success is what will really lead you to a secure financial future.

Each worksheet has explanations of what to do where needed, including how to calculate the worksheets to get the answers you need about your finances.

The worksheets can also be printed all at once, one at a time, or several pages in a row, just like you print other documents.

It doesn't matter which debt relief option you end up choosing, you need to know exactly where you stand. Plus, if you don't want to end up back in over your head in the future, you need to learn to manage your money.

Feel free to email me with questions, comments, or feedback on anything you need to help you get your finances under control.

Email: debs@DebtSteps.com

I would also love to hear what you think of the worksheets, and whether or not they have helped you. Give me suggestions to improve them, too. After all, I want them to meet your needs,

Be sure and check out our recommended resources at the end of this book. Some will help you out now, others will be ready when you are. They are all highly recommended by us to help you get your finances under control, and manage your money for a secure financial future.

Debs



DebtSteps.com ... helping you find the right debt relief to meet your needs!

LEGAL TERMS OF USE AND DISCLAIMER

I am going to keep this straight and simple, for your benefit and mine.

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The only benefit this book provides is easy access and printing of financial worksheets free of charge.

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8		Detailed listing of all debts, secured and unsecured, payments, payoff terms, and notes for tracking extra payments, and revised payoff dates, etc. Use two copies of this worksheet. One to prepare an initial listing with all information. The second one to prioritize your debts into the order you want to payoff, first to last.
9		Worksheet to track all your spending to help you see where your money is going.
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12	Recommended Resources & Reference Notes	Resources to websites, products, etc. designed to help you get your finances under control, and manage your money for a secure financial future. Also includes references to calculate income and expenses from variable periods to monthly.

Monthly Budget - Expenses

For the month of:

Housing	Budgeted	-	Actual	=	Difference
Mortgage, Home Equity, Rent					
Insurance					
Phone					
Electric & Gas					
Water & Sewer					
Cable or Satellite					
Waste removal					
Maintenance or repairs					
Real Estate Taxes					
Other					
Category Subtotal					
Transportation	Budgeted	-	Actual	=	Difference
Automobile payment					
Bus/taxi fare					
Insurance					
Licensing					
Fuel					
Maintenance					
Other					
Category Subtotal					
Debt Payments	Budgeted	-	Actual	=	Difference
Car Loan					
Car Loan					
Other Secured Loans					
Other Secured Loans					
Personal Loans					
Personal Loans					
Student Loans					
Student Loans					
Credit Card					
Credit Card					
Credit Card					
Credit Card					
Credit Card					
Credit Card					
Credit Card					
Other Unsecured Debts					
Category Subtotal					

Personal Care	Budgeted	-	Actual	=	Difference
Medical					
Hair/Nails					
Clothing					
Dry Cleaning					
Other					
Other					
Category Subtotal					
Entertainment	Budgeted	-	Actual	=	Difference
Video/DVD/CDs					
Movies, Concerts, etc.					
Allowances					
Other					
Category Subtotal					
Gifts & Donations	Budgeted	-	Actual	=	Difference
Immediate Family					
Other Family & Friends					
Donations					
Category Subtotal					
Food	Budgeted	-	Actual	=	Difference
Groceries					
Dining out					
Other					
Other					
Category Subtotal					
Pets	Budgeted	-	Actual	=	Difference
Food					
Medical					
Grooming					
Toys					
Other					
Category Subtotal					
Insurance	Budgeted	-	Actual	=	Difference
Health					
Life					
Other					
Other					
Category Subtotal					

Notes:

Monthly Budget - Income & Summary

For the month of:

Budgeted Monthly Income	Income 1	+	Income 2	=	Total
Regular income					
Extra income					
Total Budgeted Income					

Note: If using gross income, use Payroll Taxes section below.

Actual Monthly Income	Income 1	+	Income 2	=	Total
Regular income					
Extra income					
Total Actual Income					

	Budgeted	-	Actual	=	Difference
Total Gross Income					

Payroll Taxes	Budgeted	-	Actual	=	Difference
Federal					
State					
Local					
Category Subtotal					

Note: If you use the Payroll Taxes section, use gross for income calculations.

Note: Gross Income minus Payroll Taxes will equal Net Income.

	Budgeted	-	Actual	=	Difference
Total Net Income					

	Budgeted	-	Actual	=	Difference
Total Expenses					

	Budgeted	-	Actual	=	Difference
Differences					

Note: A negative "Actual" balance means you need to take money from savings. A positive balance means you can add to savings.

Budgeted Money Accounts	To Savings	-	From Savings	=	Difference
Cash/Checking					
Emergency Fund					
Savings					
Investments					
Retirement					
Other					
Totals					

Actual Money Accounts	To Savings	-	From Savings	=	Difference
Cash/Checking					
Emergency Fund					
Savings					
Investments					
Retirement					
Other					
Totals					

Enter the amounts requested from your Monthly Budget to calculate your debt income ratio.

a. Total Net Monthly Income (from monthly budget)		
b. Monthly Mortgage Payments		(include home equity loans)
c. Other Monthly Secured Debt		(Cars, Boat, RV, etc.)
d. Unsecured Monthly Debt		
Basic Debt Income Ratio	(c + d) / a	
Total Debt Income Ratio	(b + c + d) / a	

Notes:

Financial Goals Worksheet

For the period of:

Short-term -less than 4 months	Target Date	Est. Cost (-) or Savings (+)	My Plan To Achieve Goal

Mid-term - 5 to 12 months	Target Date	Est. Cost (-) or Savings (+)	My Plan To Achieve Goal

Long-term - over 1 year	Target Date	Est. Cost (-) or Savings (+)	My Plan To Achieve Goal

Questions To Ask Yourself ... and Answer!

1. Did you meet last months targeted goals? _____
2. If you didn't meet them, do you know why? _____
3. Explain ... _____
4. Do you think your goals, targeted dates, amounts and plans are realistic? _____
5. If not, why not? _____
6. How can you improve on meeting your goals? _____

Notes:

Fast Track Guide To Debt Relief<http://www.debtsteps.com/fast>**Budgeting & Money Management Tutorials, Tools & Resources**<http://www.debtsteps.com/budget>**Comparing Options For Debt Consolidation****Debt Consolidation Service, Consumer Credit Counseling & Debt Consolidation Loans**<http://www.debtsteps.com/compare>**Debt Negotiation & Settlement**<http://www.debtsteps.com/negotiation>**Debt Consolidation Mortgages, Loans & Budget Helper Borrowing**<http://www.debtsteps.com/loans>**Bankruptcy**<http://www.debtsteps.com/bankruptcy>**Credit Reporting**<http://www.debtsteps.com/reporting>**Debt Collection**<http://www.debtsteps.com/collection>**Recommended Audio & Visual Library**<http://www.debtsteps.com/library>**Free Newsletter**<http://www.debtsteps.com/news>**Reference - Calculating Income & Expenses To Your Monthly Budget**

From	To	Formula
Weekly	Monthly	B times 52 divided by 12
Every Two Weeks	Monthly	B times 26 divided by 12
Twice A Month	Monthly	B times 2
Quarterly	Monthly	B times 4 divided by 12
Semi-Annually	Monthly	B times 2 divided by 12
Annually	Monthly	B divided by 12

For calculation purposes, "B" is the income or expense item that needs to be converted to a monthly amount.