

List Your Debt Worksheet

Working Out Your Financial Past

Focusing on our past finances can create anxiety, making it all the more important to find peace and harmony in the present moment. It's sobering to open up all the envelopes, list our debts, and accept the reality of the totals. Follow these steps to help acknowledge the reality of your money and finances, and be prepared to take action.

1. Prioritize your debts from top to bottom with the highest interest rate on top of the sheet.
2. Write down the minimum monthly payment on all of them, except the one that has the highest interest rate.
3. Take the total of the actual payments you make monthly on all debts and subtract the minimums on all but the highest rated one.
4. Take the answer from #3 and pay that large, lump sum every month on the highest interest debt until it is gone.
5. Once the first debt is paid off, take that lump-sum monthly payment and apply it to the debt that is next in line, the second highest interest-rate debt.

	Debt with Highest Interest Rate First	Rate %	Current Balance	Current Payment	Minimum Payment
1			\$	\$	\$
2			\$	\$	\$
3			\$	\$	\$
4			\$	\$	\$
5			\$	\$	\$
6			\$	\$	\$
7			\$	\$	\$
8			\$	\$	\$
9			\$	\$	\$
10			\$	\$	\$
11			\$	\$	\$
12			\$	\$	\$
13			\$	\$	\$
14			\$	\$	\$
Totals			\$	\$	\$

Current - Minimum = \$

Your Cash Flow Worksheet

Daily Expenses

Daily Total \$

Weekly Expenses

Weekly Total \$

Annual Bills

Annual Total \$

Monthly Bills

Housing

Mortgage / Rental	\$
HOA & Maintenance	\$
Utilities	\$
Property Taxes	\$
Housing Total	\$

Transportation

Loan / Lease	\$
Fuel	\$
Service	\$
Insurance	\$
Transportation Total	\$

Medical

Medical	\$
Dental	\$
Medications	\$
Medical Total	\$

Monthly Total \$

- ♥ Gather all of your statements and financial information in one place.
- ♥ Record debt, money coming in, money going out, and assets.
- ♥ Add up each column with totals along the bottom.

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Want a fresh start with your money?

Get these 7 free, simple and effective tips now to reset your approach and improve your bank balance!

LET'S BE HONEST—the pandemic has been a gut punch to almost everyone's finances. Even if you're not deeply affected by the economic uncertainty, you can get a fresh start with your finances *beginning today*. These 7 tips will help you reset the way you handle money and credit, saving you money and shifting you toward a more heart-centered approach to money and life.


So, take this quick-fix list and try one of the tips ASAP. It will help you get intentional about your finances. And, know that I am here to help you achieve emotional and financial balance so you can live better than ever!

You need support, and you need it **now**. Click here to accept this free gift and start fresh with your finances!

P.S. I can't wait to see your results when you follow even 1 of these 7 tips! Be sure to join me on Facebook to share your experience!

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and ultimately,
a clear heart
and mind.*

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- ❁ Tap into your core beliefs by listening to what's in your soul
- ❁ Talk to God & the Universe
- ❁ Find balance through your own inner guidance system

In my book, *Awaken Your Wealth*, I mention that meditation is listening to God, a.k.a. your soul, the Universe, your inner knowing. Prayer is talking to God and the Universe. You need both!

In this free download, I've found the best of the best resources to help you live a life of real wealth. Together, we'll get you to a better mindset!

Please take a moment to get your Toolbox to find balance from within—a great first step on your way to real wealth.

Get the Free Meditation Toolbox NOW

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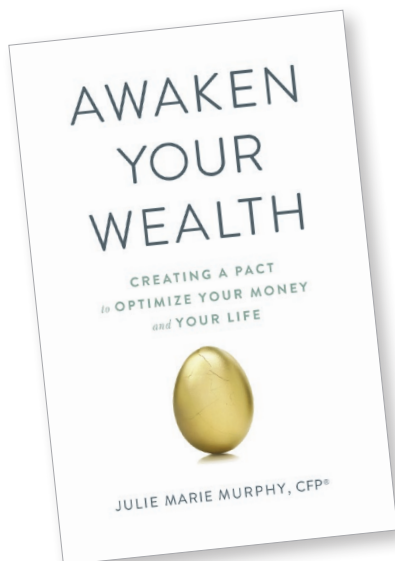
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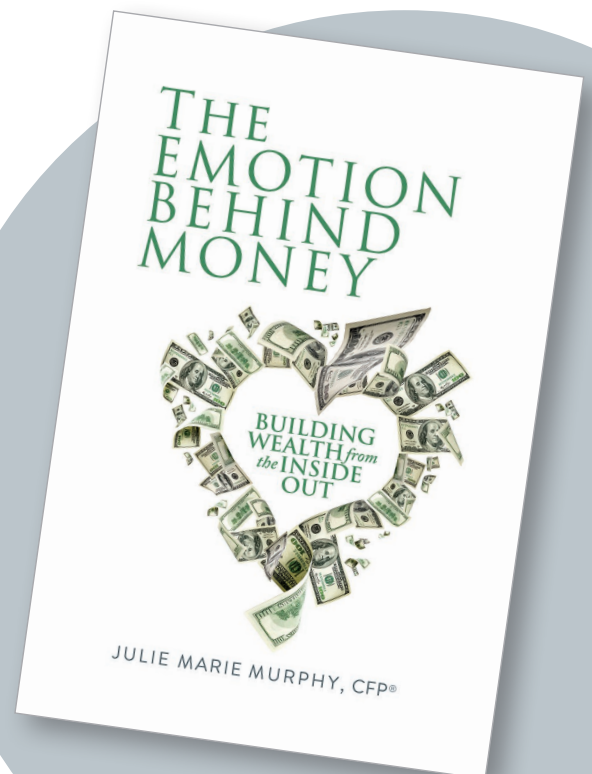
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