Aim Beyond Today

FREE PRACTICAL TOOL

Debt Clarity Starter

See what you owe. Choose your first target. Know your next move.

Use this five-page starter with the free Debt Clarity web tool. It helps you collect the basic figures, compare the first target under Snowball and Avalanche, and turn a vague debt goal into one practical starting plan.

What this free starter does

- Organises up to four debts in one place.
- Shows your first target under Snowball and Avalanche.
- Gives you a simple seven-day starting sequence.
- Helps you decide whether you are ready to plan extra payments safely.

Educational planning only. Not personalised financial, legal, tax or credit advice. No guaranteed payoff date, savings or outcome.

1. Put the numbers in one place.

Use your latest statements or creditor portals. Enter the current balance, annual percentage rate (APR), required minimum payment and due day. Do not enter full account numbers.

Debt / creditor	Balance	APR %	Minimum	Due day

TOTAL DEBT

TOTAL REQUIRED MINIMUMS

Tip: the web tool calculates these totals automatically. This PDF is for keeping your own working copy.

2. Compare the first target.

Both methods assume you continue making all required minimum payments first. The difference is where any genuinely affordable extra payment goes next.

SNOWBALL

First target:

Smallest balance first. Can create visible early wins, but is not necessarily cheapest in interest.

AVALANCHE

First target:

Highest APR first. Often reduces modelled interest when other assumptions are the same.

My starting choice

- [ ] Snowball
- [ ] Avalanche
- [ ] I need to verify my figures first

Why this method fits me right now

My first review date

3. Turn clarity into one week of action.

The goal is not to solve everything in seven days. The goal is to replace avoidance with verified numbers, a chosen starting method and one repeatable routine.

DAY 1	Gather the latest statements or balances for every debt.	☐
DAY 2	Complete the debt snapshot and check the required minimums.	☐
DAY 3	Protect essentials and priority obligations before planning extra payments.	☐
DAY 4	Compare your Snowball and Avalanche first targets.	☐
DAY 5	Choose one starting method or identify the information still missing.	☐
DAY 6	Reduce one source of friction: a missed-payment risk, unused subscription, or disorganised reminder.	☐
DAY 7	Choose your first review date and one realistic action for the next month.	☐

4. Keep the plan realistic.

BEFORE YOU PAY EXTRA

- Keep housing, food, utilities, transport needed for work and country-specific priority obligations protected.
- Make automatic minimum payments only when the account will have enough money, and keep checking that payments clear.
- Use truthful information when asking a creditor for help or a fee/rate review.
- Treat any payoff date or interest figure from a calculator as an estimate, not a guarantee.

WHEN TO GET HELP FIRST

If you cannot cover required minimums, are behind on essential or priority bills, face eviction, threatened disconnection, collections or legal action, contact a reputable free debt-advice service in your country before relying on an accelerated payoff plan.

Your next step

Use the free browser tool at aimbeyondtoday.com/free/debt-clarity/ to calculate your totals and compare your first target. When you need the full month-by-month system, the paid Debt Freedom Toolkit adds deeper planning, tracking and execution tools.

Educational planning only. This starter cannot assess your legal rights, insolvency options, credit-reporting consequences, tax treatment or country-specific priority rules.