AIM BEYOND TODAY PRESENTS

DEBT FREEDOM PLANNER

List it. Plan it. Pay it off. Your step-by-step workbook for taking control of your debt, one month at a time.

THIS PLANNER BELONGS TO

I STARTED ON

MY DEBT-FREE GOAL DATE

Inside: 7-Day Kickstart • Debt Inventory • Snowball vs Avalanche • Cash Flow • Leak Audit
Creditor Scripts • 24-Month Payoff Log • Debt Thermometers • 30-Day No-Spend Challenge

PART OF THE DEBT FREEDOM TOOLKIT

Use with the Debt Freedom Calculator (Excel / Google Sheets) to see your debt-free date.

START HERE

Welcome. Let's do this.

Debt is not a character flaw. It is a math problem with feelings attached. This planner deals with both: it helps you see every number clearly, choose a plan you can stick to, and track your progress until the last balance hits zero.

How to use this planner

1. **Start with the 7-Day Kickstart (page 3).** One small task a day. By day 7 you will have a full plan and your first extra payment made.
2. **Fill in your Debt Inventory (page 5).** Every debt, in one place. This is the most important page in the planner.
3. **Find your extra money (pages 7–8).** Your cash flow and spending leaks show how much you can put toward debt each month.
4. **Choose Snowball or Avalanche (page 6).** Then enter your debts in the Debt Freedom Calculator to see your debt-free date.
5. **Track it every month (pages 14–19).** Log payments, color in your thermometers, and celebrate every debt you knock out.

Fill it in on screen or print it

Every box in this planner can be typed into. Open it in a free PDF reader such as Adobe Acrobat Reader (desktop, iPhone or Android) or most web browsers, type into the boxes, then save. Prefer pen and paper? Print the pages you need. The Monthly Check-in and Payoff Log pages are made to be printed again and again.

> **Use any currency.** Amounts in this planner have no currency symbol, so it works in dollars, pounds, euros or any other currency. Interest rates are written as the yearly rate (APR) on your statement, for example 24.99%.

> **Important:** This planner is an educational tool, not financial, legal or tax advice. Everyone's situation is different. If you cannot afford your minimum payments, are being contacted by collectors, or are thinking about bankruptcy or a formal debt solution, speak to a free, non-profit debt advice service first (see page 20). Never pay upfront fees to anyone who promises to make your debt disappear.

7-Day Kickstart

WEEK ONE

One small action a day. Tick each day when it's done.

DAY 1

Gather your numbers

Collect your latest statement for every debt. Fill in the Debt Inventory (page 5). Do not judge the total. Just write it down.

Notes

DONE ☐

DAY 2

Write your why

Complete My Why (page 4) and set a debt-free goal date. A clear reason keeps you going on hard days.

Notes

DONE ☐

DAY 3

See where your money goes

Fill in Monthly Cash Flow (page 7) using last month's bank statement.

Notes

DONE ☐

DAY 4

Hunt for leaks

Do the Spending Leak Audit (page 8) and cancel at least one thing you don't need.

Notes

DONE ☐

DAY 5

Choose your method

Read page 6, pick Snowball or Avalanche, and enter your debts in the Debt Freedom Calculator.

Notes

DONE ☐

DAY 6

Protect your progress

Set up automatic minimum payments on every debt. Remove saved cards from shopping sites and apps.

Notes

DONE ☐

DAY 7

Take action

Make one creditor call using the scripts (pages 11–12), then make your first extra payment. You've started!

Notes

DONE ☐

My Why

When motivation fades, your reasons will carry you. Be honest. Nobody else has to see this page.

Why I want to be debt-free

How my debt makes me feel right now

What I will do with my money once I'm debt-free

Who is on my team (people who will cheer me on or keep me accountable)

How I will celebrate paying off my first debt (keep it low-cost!)

MY COMMITMENT

I commit to facing my numbers every month, paying at least the minimum on every debt, putting every extra amount I can toward my target debt, and not adding new debt while I pay this off. Progress, not perfection.

NAME

DATE

DEBT-FREE GOAL

ACCOUNTABILITY PARTNER

Debt Inventory

List every debt you owe: credit cards, store cards, loans, car finance, buy-now-pay-later, overdrafts, money owed to family. Use your most recent statements.

#	Debt name / creditor	Type	Balance owed	Interest rate (APR %)	Minimum payment	Due date	Notes (promo end, etc.)
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

TOTALS Total owed | Total minimums | No. of debts

Where to find these numbers

• **Balance and minimum payment:** on your latest statement or in your banking app. Use the current balance, not the credit limit.

• **Interest rate (APR):** usually printed near the bottom of a credit card statement. Cards can have several rates (purchases, cash advances, balance transfers). Write the highest one that applies to most of your balance.

• **0% or promo deals:** write the date the promo ends in Notes. After that date the rate usually jumps, so these debts need a plan too.

• **Can't find it?** Call the number on the back of your card or log in online. Ask: "What is my current balance, APR and minimum payment?"

Choose Your Payoff Method

Both methods work. Both pay the minimum on every debt and throw all your extra money at one target debt. The only difference is the order.

THE DEBT SNOWBALL

Pay off the **smallest balance first**, no matter the interest rate. When it's gone, roll its payment into the next smallest.

Best if you need quick wins to stay motivated, you have several small debts, or you've tried before and given up.

Example: With 4 debts of 1,200 / 3,500 / 6,000 / 12,500, you attack 1,200 first and may clear it in a few months.

THE DEBT AVALANCHE

Pay off the **highest interest rate first**, no matter the balance. When it's gone, roll its payment into the next highest rate.

Best if you are motivated by numbers, your highest-rate debt isn't huge, or you want to pay the least interest overall.

Example: A 24.99% credit card goes before a 6.2% car loan, even if the card has the bigger balance.

Quick check: which fits you?

	SNOWBALL	AVALANCHE
I need to see progress fast or I lose interest.	☐	
Saving the most money matters more to me than quick wins.		☐
I have lots of small debts that stress me out.	☐	
My highest-interest debt is also one of my smaller ones.		☐
I've started debt plans before and quit.	☐	
I like spreadsheets and seeing the numbers add up.		☐

Count your ticks. More in one column? That's probably your method. A tie? Snowball if you need motivation, Avalanche if you need savings.

My decision

☐ **Snowball** ☐ **Avalanche** ☐ **My own order (e.g. a hybrid)**

My payoff order (target #1 gets all the extra money first):

1.		6.	
2.		7.	
3.		8.	
4.		9.	
5.		10.	

Monthly Cash Flow

Where your money comes from and where it goes. Use last month's bank statement and round to the nearest whole number.

Money in (after tax)

Main pay	
Partner's pay	
Side income	
TOTAL	

Fixed bills

Rent / mortgage	
Electricity / gas	
Water	
Phone & internet	
Insurance	
Transport / fuel	
Childcare / school	
TOTAL	

Flexible spending

Groceries	
Eating out / takeout	
Shopping	
Entertainment	
Subscriptions	
Personal care	
TOTAL	

THE BOTTOM LINE

+ Total money in	
– Fixed bills	
– Flexible spending	
– Minimum debt payments	
– Savings / emergency buffer	
= MY EXTRA DEBT PAYMENT	

Negative number? Don't panic. Go to the Spending Leak Audit next, and see page 20 for free help.

Spending Leak Audit

Small, forgettable costs add up fast. Go through last month's statements, write what each category cost you, then decide: keep it, reduce it, or cut it.

Category	Cost last month	Keep	Reduce	Cut	Monthly savings
Streaming & app subscriptions		☐	☐	☐	
Food delivery & takeout		☐	☐	☐	
Coffee, snacks & drinks out		☐	☐	☐	
Impulse online shopping		☐	☐	☐	
Bank fees, late fees & overdraft fees		☐	☐	☐	
Phone plan (could you switch?)		☐	☐	☐	
Insurance (have you compared prices?)		☐	☐	☐	
Unused memberships (gym, clubs)		☐	☐	☐	
Convenience-store runs		☐	☐	☐	
Nights out & alcohol		☐	☐	☐	
Buy-now-pay-later purchases		☐	☐	☐	
		☐	☐	☐	
		☐	☐	☐	

TOTAL MONTHLY SAVINGS FOUND (add this to your extra debt payment)

The 24-hour rule: before any non-essential purchase, wait 24 hours. If you still want it tomorrow and it fits your plan, buy it guilt-free. Most impulse urges fade overnight. **Bonus:** one year of a 15-a-month subscription is 180 that could go to your target debt.

Starter Emergency Buffer

A small cash cushion stops a surprise bill (car repair, vet, broken phone) from going straight onto a credit card and undoing your progress.

Many people start with a buffer of around 1,000 in their local currency, or about one month of essential bills. Pick an amount that fits your life. Keep paying the minimum on every debt while you build it, then switch your extra money to debt.

My buffer goal		**I will save per month**	
Where I will keep it		**Goal date**	

Fill the jar: tick a box each time you reach the next 10%

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

My buffer rules

This money is ONLY for real emergencies: unexpected, necessary and urgent. Write your own examples:

Not emergencies (things I'll plan and save for instead):

If I use it, I will refill it by:

Action Checklist

Work through these in any order. Write the date as you complete each one.

☐	List every debt on the Debt Inventory (page 5).	DATE DONE
☐	Start my starter emergency buffer (page 9).	DATE DONE
☐	Set up automatic minimum payments on every debt, so I never pay a late fee again.	DATE DONE
☐	Remove saved cards from shopping websites, apps and browser autofill.	DATE DONE
☐	Freeze or put away my physical credit cards (most banking apps let you lock a card).	DATE DONE
☐	Turn off one-click buying and remove buy-now-pay-later apps.	DATE DONE
☐	Cancel at least 2 subscriptions I don't use (page 8).	DATE DONE
☐	Call each credit card company and ask for a lower interest rate (page 11).	DATE DONE
☐	Check if a lower-rate balance transfer or consolidation loan makes sense (read every fee and promo end date first).	DATE DONE
☐	Choose my method: Snowball or Avalanche (page 6).	DATE DONE
☐	Enter my debts into the Debt Freedom Calculator and write my debt-free date on the cover.	DATE DONE
☐	Put a monthly 'money date' on my calendar to fill in my Check-in and Payoff Log.	DATE DONE
☐	Tell one trusted person about my goal.	DATE DONE
☐	Make my first extra payment!	DATE DONE

Creditor Call Scripts

Read them out loud, word for word if it helps. Fill in the [brackets] before you call. Be polite, be brief, and write down what happens in the Call Log (page 13).

SCRIPT 1 Ask for a lower interest rate

Use it when: you have a credit card or loan with a high rate and you are up to date on payments.

> *"Hi, my name is [name] and I've been a customer for [number] years. I'm working on a plan to pay off my balance faster, but my interest rate of [rate]% is making that hard. Is there anything you can do to lower my rate, even temporarily? I'd like to keep my account with you."*

- If they say no, ask politely: "Is there anyone else I can speak to, or a program I might qualify for?"
- Still no? Thank them and try again in 3 to 6 months. A no today is not a no forever.
- If they say yes, ask how long the new rate lasts and whether it changes anything else on the account.

SCRIPT 2 Ask about a hardship program

Use it when: your income has dropped, or an illness, job loss or emergency means you can't keep up with your payments.

> *"Hi, I'm calling because my situation has changed. [Briefly explain: I lost my job / my hours were cut / I had a medical emergency.] I want to keep paying, but I can't manage my current payment right now. Do you have a hardship or payment-assistance program? What would my payment and interest rate be, and for how long?"*

- Call before you miss a payment if you can. Lenders usually have more options for customers who reach out early.
- Ask how the program affects your credit report and whether your card will be frozen or closed.
- Ask for the agreement in writing before you rely on it.

Creditor Call Scripts (continued)

SCRIPT 3 Ask for a late fee to be removed

Use it when: you were charged a late fee, especially if you usually pay on time.

> *"Hi, I noticed a late fee of [amount] on my [date] statement. I'm normally on time and I've now set up automatic payments so it won't happen again. Could you please remove the fee as a one-time courtesy?"*

- This works best when you have a good payment history. It costs nothing to ask.
- Check your next statement to make sure the fee has actually been removed.

SCRIPT 4 Talk to a debt collector

Use it when: an old debt has been passed to a collection agency and they have contacted you.

> *"I want to resolve this, but first please send me written details of this debt: who the original creditor was, the amount, and how you calculated it. Once I've checked it, I can offer [amount] per [month]. I'll need any agreement confirmed in writing before I make a payment."*

- Stay calm and polite. Never agree to more than you can actually afford.
- Never give a collector direct access to your bank account. Pay in a way you control.
- Your rights with collectors depend on your country. A free debt advice service (page 20) can explain them and even speak to collectors for you.

Before any call

- Have your statement, account number and this page in front of you.
- Write down the date, the name of the person you speak to, and what they agreed.
- Never give personal or bank details to someone who calls you. Call back on the number from your statement or card.

Creditor Call Log

Record every call. If anything goes wrong later, your notes are your proof.

Date	Creditor	Spoke to	What I asked for	What they said / agreed	Follow up by

Tip: ask for every agreement (a new rate, a payment plan, a fee refund) to be confirmed in writing or by email, and keep a copy with this planner.

Monthly Payoff Log

Log every month. Ending balance = Starting balance + Interest charged – Minimum paid – Extra paid.

EXAMPLE Month 1, target: Credit Card B. Starting balance 1,200.00 + interest charged 19.99 (19.99% APR ÷ 12) – minimum 45.00 – extra 250.00 = **ending balance 924.99**. Your statement shows the exact interest charged.

Month	Target debt	Starting balance	Interest charged	Minimum paid	Extra paid	Ending balance	Done
1							☐
2							☐
3							☐
4							☐
5							☐
6							☐
7							☐
8							☐
9							☐
10							☐
11							☐
12							☐

Total paid off in these 12 months: _____ **Debts cleared:** _____

Monthly Payoff Log (continued)

Log every month. Ending balance = Starting balance + Interest charged – Minimum paid – Extra paid.

Month	Target debt	Starting balance	Interest charged	Minimum paid	Extra paid	Ending balance	Done
13							☐
14							☐
15							☐
16							☐
17							☐
18							☐
19							☐
20							☐
21							☐
22							☐
23							☐
24							☐

Total paid off in these 12 months: **Debts cleared:**

Debt Thermometers

Tick a box every time you pay off another 10% of a debt. Watching the bar fill up is surprisingly motivating.

DEBT 1

Starting balance

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

DEBT 2

Starting balance

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

DEBT 3

Starting balance

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

DEBT 4

Starting balance

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

DEBT 5

Starting balance

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

DEBT 6

Starting balance

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

ALL MY DEBT

Starting balance

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

BONUS CHALLENGE

30-Day No-Spend Challenge

For 30 days, spend only on essentials. Tick each day you stick to it and note what you saved. Then send every penny you saved to your target debt.

Start date _____ **My essentials (allowed)** _____

1 ☐ saved _____	2 ☐ saved _____	3 ☐ saved _____	4 ☐ saved _____	5 ☐ saved _____	6 ☐ saved _____
7 ☐ saved _____	8 ☐ saved _____	9 ☐ saved _____	10 ☐ saved _____	11 ☐ saved _____	12 ☐ saved _____
13 ☐ saved _____	14 ☐ saved _____	15 ☐ saved _____	16 ☐ saved _____	17 ☐ saved _____	18 ☐ saved _____
19 ☐ saved _____	20 ☐ saved _____	21 ☐ saved _____	22 ☐ saved _____	23 ☐ saved _____	24 ☐ saved _____
25 ☐ saved _____	26 ☐ saved _____	27 ☐ saved _____	28 ☐ saved _____	29 ☐ saved _____	30 ☐ saved _____

TOTAL SAVED IN 30 DAYS _____

Hardest moment, and how I got through it:

Slipped up? Don't restart the whole month. Tick the next day and keep going. One bad day doesn't cancel 29 good ones.

Monthly Check-in

Print one copy for each month, or save a new copy of this file each month. 15 minutes on your monthly money date.

Month		**Target debt**	
Total debt at start of month		**Total debt at end of month**	
Extra paid this month		**Total paid off since I started**	

My wins this month (big or small)

What got in the way

One thing I will do differently next month

Any spending I need to plan for next month (birthdays, bills, travel)

How do I feel about my money this month?

☐ 1 Stressed ☐ 2 Worried ☐ 3 Okay ☐ 4 Hopeful ☐ 5 In control

Next month my extra payment will be: **Calculator updated?** ☐

Milestone Celebrations

Every debt you pay off deserves a moment. Celebrate cheaply, then roll that payment into the next one.

DEBT #1 PAID OFF! ☐

DEBT	
DATE PAID OFF	
AMOUNT I PAID OFF	
HOW I CELEBRATED	
WHAT I LEARNED	

DEBT #2 PAID OFF! ☐

DEBT	
DATE PAID OFF	
AMOUNT I PAID OFF	
HOW I CELEBRATED	
WHAT I LEARNED	

DEBT #3 PAID OFF! ☐

DEBT	
DATE PAID OFF	
AMOUNT I PAID OFF	
HOW I CELEBRATED	
WHAT I LEARNED	

DEBT #4 PAID OFF! ☐

DEBT	
DATE PAID OFF	
AMOUNT I PAID OFF	
HOW I CELEBRATED	
WHAT I LEARNED	

DEBT #5 PAID OFF! ☐

DEBT	
DATE PAID OFF	
AMOUNT I PAID OFF	
HOW I CELEBRATED	
WHAT I LEARNED	

DEBT #6 PAID OFF! ☐

DEBT	
DATE PAID OFF	
AMOUNT I PAID OFF	
HOW I CELEBRATED	
WHAT I LEARNED	

Where to Get Free Help

If your debt feels unmanageable, talk to a free, non-profit service. They are trained, confidential and do not judge. Getting advice is a sign of strength, not failure.

UNITED STATES	**National Foundation for Credit Counseling (NFCC)** A non-profit network of certified credit counselors that offer one-on-one financial reviews covering credit card debt, budgeting and more. **nfcc.org | 800-388-2227**
UNITED KINGDOM	**StepChange Debt Charity** A UK debt charity offering free, confidential debt advice online or by phone, including fee-free debt management plans. **stepchange.org | 0800 138 1111**
UNITED KINGDOM	**MoneyHelper** Free, impartial money and debt guidance backed by the UK government, with a tool to find free debt advice near you. **moneyhelper.org.uk**
CANADA	**Credit Counselling Canada** The national association of not-for-profit credit counselling agencies. Use its website to find a certified counsellor in your province. **creditcounsellingcanada.ca**
AUSTRALIA	**National Debt Helpline** A free, confidential, not-for-profit financial counselling service for anyone in Australia facing financial difficulty. **ndh.org.au | 1800 007 007**

Spot a debt scam

- They charge big fees upfront, before doing anything for you.
- They promise to wipe out your debt or guarantee results.
- They tell you to stop paying your creditors or stop talking to them.
- They pressure you to sign up today. Real help never rushes you.

Contact details checked in October 2026. Services can change, so please confirm on each organization's website. In another country? Search for "free non-profit debt advice" plus your country name.

You've got a plan.
Now work the plan.

Every month you show up, fill in your log and make your payment, you are closer than you were. Debt freedom is not one big moment. It is a lot of small, boring, brave ones.

YOUR NEXT STEPS

1. Open the Debt Freedom Calculator, enter your debts, and write your debt-free date on the cover.
2. Put your monthly money date on the calendar.
3. Make your first extra payment this month, even if it's small.
4. Share your first win with us. We love celebrating with the Aim Beyond Today community.

AIM BEYOND TODAY

This planner is for education and personal planning only. It is not financial, legal, tax or investment advice, and results are not guaranteed. Consider speaking to a qualified professional or a free non-profit debt service about your situation.

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READ BEFORE YOU START

A practical plan starts with safety

Your Aim Beyond Today planner is a personal organisation tool. The worksheets, spreadsheet and offline web studio are meant to help you see debts and explore possible repayment paths; they cannot decide which debts must be prioritised in your country or replace professional guidance.

1. **Protect essential and priority payments first.** Housing, utilities, food, transport needed for work and country-specific priority obligations take precedence over making optional extra payments. If you are already missing these, seek free debt advice.

2. **Automate with supervision.** Set automatic minimum payments only when sufficient funds will be available. Use actual due dates and continue checking your accounts for errors, fraud, rate changes, and failed transfers.

3. **Build a realistic buffer.** The workbook suggests a starter emergency reserve. The right amount varies; do not treat 1,000 as a mandatory rule in every country or situation.

4. **Avoid false claims.** When asking a creditor for relief, only mention competing offers or hardship circumstances that are true. Ask what changes to fees, credit reporting, the account status or minimum payment will apply.

5. **Understand the model.** The calculators use estimated monthly interest and usually fixed rates and minimums. Actual loans may calculate interest daily, use changing minimums or apply fees. A projected debt-free date is **not a guarantee**.

Urgent help	If you cannot cover minimums, face eviction, threatened disconnection, collections or legal action, contact a reputable free debt-advice service before using the accelerated-payment method. The Country Resources insert provides links.

NEW IN v2.0

Your tools work together

This upgraded planner is part of a single kit. There are three different ways to work with your figures; you do not have to use all three at once.

Step 1 - Paper or PDF	Use the debt inventory and cash-flow pages in this planner. The form fields are fillable but **do not automatically calculate totals**; enter them manually or use the calculator.
Step 2 - Workbook	Open **ABT_Debt_Freedom_Calculator_v2.xlsx**. Replace the sample debts on **My Debts**. See Snowball vs Avalanche, minimums-only, 360-month forecasts, full payment plan and progress tracking. Supports up to 10 debts.
Step 3 - Offline studio	Open **ABT_Debt_Freedom_Interactive_Studio_v2.html** in a modern browser. It works locally and does not send your information anywhere. Includes a multi-debt plan, one-debt Time Machine, and Safe-to-Spend budget.
Step 4 - Stick with it	Use pages 14-19 of this planner for the 24-month log, monthly check-ins, progress thermometers and affordable celebrations.

A quick check before paying extra

- After essentials, priority debts and minimums, is your extra amount truly available each month?
- Does the model use the correct APR, minimum and start month for each debt?
- Would missing a payment have consequences the model does not consider?
- Can you check the creditor agreement and confirm the actual payment cleared?

CALCULATOR ASSUMPTIONS

What your debt-free date really means

Monthly payoff projections are **scenarios, not promises**. To remain simple enough for a beginner, both the Excel workbook and local HTML tool use assumptions that may not match your creditors exactly.

Assumption	What you should know
Interest timing	A simplified amount is added each month as balance x annual APR / 12. Many accounts calculate interest daily.
Payments	Minimums are treated as fixed values entered by the user; spare payment budget is redirected toward the chosen target.
Rates and fees	No new charges, penalty fees, variable-rate resets, promotional-period expiry or interest-rate negotiation results are forecast automatically.
Length	The workbook and web app show up to 360 months. A plan that fails to pay off is not a valid estimated debt-free date.
Your rights	Priority-debt rules, collection rights, insolvency options, taxes and credit reporting differ by location. Get local advice when necessary.

How to use the first video

When a presenter moves the Time Machine slider, describe the result as **estimated savings under the displayed assumptions**. When dramatizing a family, label the figures and scenario as fictional/illustrative. Do not suggest any viewer is guaranteed to achieve the same date.

Privacy note

The offline studio does not automatically persist data. You may export a JSON plan or CSV forecast to your own device; those files are unencrypted. Keep them private and do not include passwords, full account numbers or bank-login credentials in any worksheet.