START HERE

Get started in about 20 minutes

This bundle combines one fillable planner, one Excel payoff model, one standalone offline interactive studio, a creditor script pack and country resource sheets.

1. Protect your money	Check rent, food, utilities, priority obligations, minimum debt repayments and upcoming bills first.
2. Find extra capacity	Open the HTML studio and choose Safe-to-Spend. This is a preliminary monthly budget; review irregular expenses.
3. Run the debt models	In the Excel workbook, replace sample balances on My Debts and enter an affordable extra payment. Explore Dashboard and Payment Plan. Up to 10 debts and 360 months.
4. Visualise your options	Use the offline studio to compare methods and move the Time Machine slider. Its separate debt examples do not automatically sync to Excel.
5. Track real activity	Use the planner fields and/or Progress Tracker. Check real interest on lender statements, not just estimated model values.

Which file should I open?

- **ABT_Debt_Freedom_Planner_v2_Fillable.pdf**: 24-page workbook with 726 fillable fields.
- **ABT_Debt_Freedom_Calculator_v2.xlsx**: multi-debt forecast, Snowball, Avalanche and minimum-only comparison.
- **ABT_Debt_Freedom_Interactive_Studio_v2.html**: offline calculators with JSON/CSV export.
- **ABT_Truthful_Creditor_Conversation_Scripts_v2.pdf**: honest outreach templates.
- **ABT_Country_Resources_US_UK_CA_AU_v2.pdf**: links to local help.

COMMON QUESTIONS

How the files work

Do my PDF fields calculate automatically?

No. You can type into them and save, but the spreadsheet and HTML studio are responsible for calculating projected interest, dates and spending allowances.

Will Google Sheets work?

This Excel file can be uploaded into Google Sheets, but formula and chart compatibility across Google Sheets has **not** been fully verified for v2.0. Test with the sample case before trusting its numbers. Use Excel desktop when available.

Does the offline studio store my data?

No automatic persistence. Export a JSON file to save your plan. Files are readable and unencrypted; keep them securely.

What if my minimums or priority bills are unaffordable?

Do not treat a faster repayment date as your first objective. Seek free local debt advice, review creditor hardship programmes and address urgent bills first.

Can I use different currencies?

Yes, the HTML studio supports USD, GBP, CAD and AUD formatting; the spreadsheet allows a currency symbol label. Neither performs foreign-exchange conversion.

What if the forecast says Not Reached?

Your entered payments may be too low, the payoff may exceed 360 months, or interest may prevent repayment. Do not show the incomplete interest amount as the entire cost of paying the debt.

A note on financial accuracy

Fixed-monthly-rate modeling is an estimate. Loans may use variable rates, multiple card APRs, daily interest, origination charges, fees, promotional expiry, or changing contractual minimums. Check lender statements.