

Debt Analysis

It's time to step on the scales and find out how much debt weight you're carrying. Begin by pulling out the most recent statements from all your credit cards and any other loan accounts you have. (If you pay online, you can gather the information there.)

Make yourself a little chart like this, or download a free copy of the worksheet from our [website](#):

Name of Credit Cards and Other Debts	Customer Service Number	Amount I Owe	Interest Rate	Required Monthly Payment
Totals				