Debt-Stacking Action Plan

Session 3 - Debt Elimination and Credit Management | Participant Resource | Version 1.0

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One target at a time

1. Make every required payment.
2. Select the first target using cost, behavior, and risk.
3. Add a sustainable extra payment from the spending plan.
4. When a target is eliminated, roll its payment to the next target.
5. Review after any major cash-flow or account change.

My plan

Target 1: ____________________ Required: $_________ Extra: $_________

Target 2: ____________________ Payment after rollover: $_________

Target 3: ____________________ Payment after rollover: $_________

Review date: ____________________

Barrier against new debt: ____

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