



## How Much Debt Do You Really Have?

It's time to get real about your debt and answer the question: How much debt do *you* have? Jean Chatzky says that many people don't know—and even if they do know, often their spouses don't. To get yourself on the road to repayment, it is crucial to know how much debt you're carrying and at what interest rates. Pull out all your bills and print out the chart below to see how much debt you *really* have. Once you know your total debt, you can start paying it down!

	Lender	Amount Owed	Min. Mthly Paymt	Rate
Mortgage				
Home equity loan				
Home equity line of credit				
Car loan				
Furniture/appliance payment				
Other				
Other				
Other				
Other				

	Lender	Amount Owed	Min. Mthly Paymt	Rate
Sample Card	Name of Bank	3,000	\$120	19%
Credit Card 1				
Credit Card 2				
Credit Card 3				
Credit Card 4				
Credit Card 5				
Credit Card 6				
Credit Card 7				
Credit Card 8				
Personal loan				
Student Loan				
Student Loan				
Other				
Other				
Other				
Other				
Total				

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Other				
Other				
Other				
Total				