

Liabilities Worksheet

Use this worksheet to record all of your current outstanding debts.

- Interest Rate: Record the annual percentage rate (APR). Use the full rate – do not round.
- # of Payments Left: Use the on-line calculator at the following website to calculate the number of payments left: www.bankrate.com/gokeyword/calc/creditcardpay.asp
- House: Monthly payments should be principal and interest only; be sure to exclude any escrow and mortgage insurance amounts that are in your monthly mortgage payment.
- Other Debt: Include loans for boats, recreational vehicles, vacation property, etc.; student loans, personal loans from friends and relatives; unpaid medical bills; etc.

| Creditor | Credit Limit | Balance Owed | Monthly Payment | | Interest Rate | # of Payments Left |
|---------------------|--------------|--------------|------------------|----------------|---------------|--------------------|
| | | | Minimum Required | Amount You Pay | | |
| House | | | | | | |
| _____ | NA | _____ | _____ | _____ | _____ | _____ |
| _____ | NA | _____ | _____ | _____ | _____ | _____ |
| _____ | NA | _____ | _____ | _____ | _____ | _____ |
| | | Total | _____ | _____ | | |
| Credit Cards | | | | | | |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| | | Total | _____ | _____ | | |
| Cars/trucks | | | | | | |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| | | Total | _____ | _____ | | |
| Other Debt | | | | | | |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| | | Total | _____ | _____ | | |
| GRAND TOTALS | | | | | | |
| | _____ | _____ | _____ | _____ | | |