

No Credit Needed Notebook

Page 1-Example

Quick Summary Of Current Debt Situation (Estimates)

List of Creditors	Account Balance	Minimum Payment	Interest Rate	Payment Due Date
Visa	800	25	10%	15 th
Auto 1	12000	340	7%	12 th
Store Visa	2000	100	16%	22 nd
Mom	500	50	0%	29 th

List of Creditors: Person or Organization to whom you owe money.

Account Balance: Total amount you owe to a particular creditor.

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Single Page List Of Monthly Expenses

Billers	Est. Amount	J	F	M	A	M	J	J	A	S	O	N	D
Phone	\$50	X	X	X	X	X	X	2	2	2	2	2	2
Electricity	\$200	X	X	X	X	X	X	3	3	3	3	3	3
Rent	\$650	X	X	X	X	X	X	11	11	11	11	11	11
Water	\$25	X	X	X	X	X	X	12	12	12	12	12	12
Satellite	\$60	X	X	X	X	X	X	14	14	14	14	14	14
Total													

Billers: Companies that send you a monthly bill

Ext. Amount: How much do you expect monthly bill to be?

Place Due Dates Below Month - X-Out As You Make Payments