1. | Debt Repayment Planner – Take Control of Your Debt

Step 1: List All Your Debts

Debt Type	Total Amount (€)	Interest Rate (%)	Minimum Payment (€)	Due Date	Priority (High/Med/Low)

Step 2: Choose Your Repayment Strategy

☐ **Snowball Method** (focus on smallest debts first – motivation)
☐ **Avalanche Method** (focus on highest interest – save money)

Why I chose this strategy:

Step 3: Plan Your Payments

- Total monthly budget for debt: €_____
- Extra payment available: €_____

Debt	Planned Monthly Payment (€)	New Estimated Repayment Time

Step 4: Track Your Progress

- Month: _____
- Total remaining debt: €_____
- What improved: _____
- What I will adjust: _____

Reflection

- Which debt is costing me the most?
- What is one change I can make this month?

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2. | Personal Debt Overview Template

My Personal Debt Overview – Know Your Situation

Step 1: Overview of All Debts

Type of Debt	Total Amount (€)	Monthly Payment (€)	Interest Rate (%)	Remaining Time	Priority

Step 2: Financial Snapshot

- Total debt: €_____
- Total monthly repayments: €_____
- Highest interest debt: _____
- Most urgent debt: _____

Step 3: Risk Awareness

☐ I fully understand my debts
☐ I am unsure about some conditions
☐ I feel overwhelmed by my situation

Reflection

- Which debt should I prioritise first and why?
- Do I feel in control of my financial situation?

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