DEBT FREE *Empire*

FREE PRINTABLE KIT

The Debt-Free Date *Starter Kit*

A calm, step-by-step plan to list your debts, choose your order, find your debt-free date and watch it get closer.

12 pages | Print or fill in on screen | No judgment

My debt-free date

____ / ____ / _____

START HERE

Welcome. *You're already doing the hard part.*

Opening this kit means you're ready to look at your debt honestly. That takes courage. This kit keeps it simple: one small step at a time, no math degree needed.

1. **See where you are**
   Money Snapshot and List It All (pages 3–4). About 15 minutes.

2. **Choose your plan**
   Pick snowball or avalanche and find your debt-free date (pages 5–7).

3. **Free up money**
   Find $100 this month with a gentle 30-day low-buy (pages 9–10).

4. **Keep going**
   Color in your tracker, check in monthly and celebrate every win (pages 8, 11–12).

A gentle rule: progress over perfection. If a month goes sideways, you don't start over. You just pick up the pen again.

STEP 1

My Money *Snapshot*

Use last month's numbers. Rough is fine. This is a starting point, not a test.

MONEY COMING IN (AFTER TAX)	
Paycheck(s)	$
Side income	$
Other	$
Total in	**$**

MUST-PAY BASICS	
Housing (rent / mortgage)	$
Utilities & phone	$
Groceries	$
Transportation	$
Insurance & medical	$
Childcare / other essentials	$
Total basics	**$**

Minimum debt payments (from page 4)	$
Total in − basics − minimums = money to work with	**$**

If that last number is negative, that's okay. It's information, not failure. Page 9 helps you find room.

STEP 1

List It *All*

Every debt, in one place. Credit cards, car loan, student loans, medical bills, buy-now-pay-later, money owed to family. Seeing it all is the turning point.

DEBT	BALANCE	INTEREST %	MINIMUM	DUE DAY
Totals	**$**		**$**	

Can't find a rate? Log in to the account or check your last statement. Write "?" for now and fill it in later.

STEP 2

Choose Your *Order*

Pay the minimum on everything, then put every extra dollar toward one debt at a time. When it's gone, roll that payment into the next one.

Snowball

SMALLEST BALANCE FIRST

Quick wins keep you motivated. Great if you've tried before and lost steam.

Avalanche

HIGHEST INTEREST FIRST

Saves the most money over time. Great if you're motivated by numbers.

My method: ◯ **Snowball** ◯ **Avalanche**

#	DEBT (IN MY PAYOFF ORDER)	BALANCE	INTEREST %
1			
2			
3			
4			
5			
6			
7			
8			

STEP 2

Find Your *Debt-Free Date*

A quick estimate to give your plan a finish line. (For an exact date that includes interest, use the free calculator at debtfreeempire.com/debt-calculator.)

Total debt (page 4)	$ _____
All minimum payments	$ _____
+ Extra I can add each month	$ _____
= Total I'll pay each month	$ _____
Total debt ÷ monthly total = about	_____ months

My debt-free date

_____ , _____

That's the day you stop paying lenders and start paying yourself.

Want to see it move? Every extra $50 a month brings the date closer. Try it in the calculator and write your new date here: _____

STEP 3

Debt-by-Debt *Trackers*

One card per debt. Color a dot every time you knock off another 5% of the balance.

Debt _____

Starting balance _____

Payoff goal date _____



Each dot = 5% paid

Debt _____

Starting balance _____

Payoff goal date _____



Each dot = 5% paid

Debt _____

Starting balance _____

Payoff goal date _____



Each dot = 5% paid

Debt _____

Starting balance _____

Payoff goal date _____



Each dot = 5% paid

Debt _____

Starting balance _____

Payoff goal date _____



Each dot = 5% paid

Debt _____

Starting balance _____

Payoff goal date _____

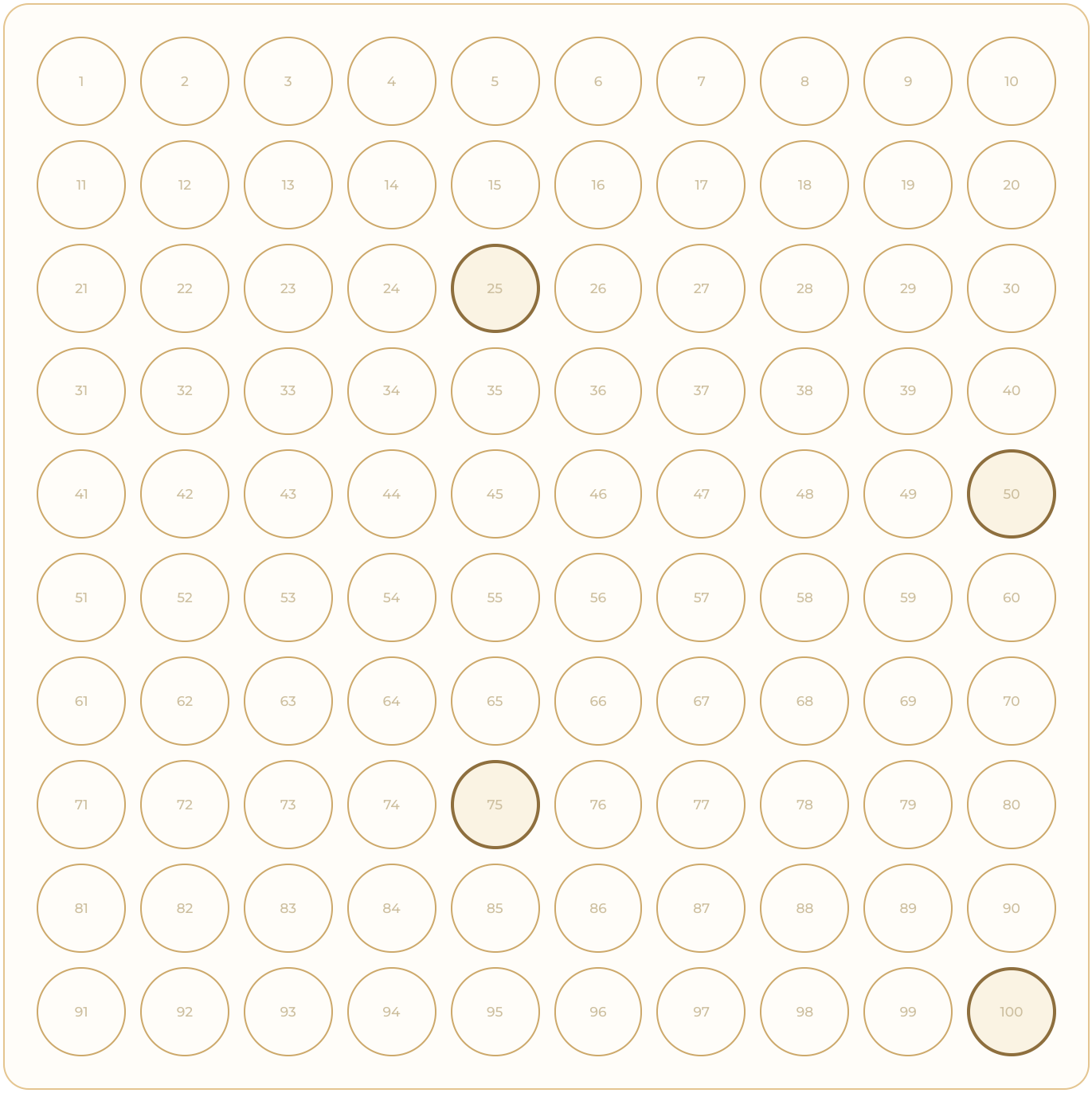


Each dot = 5% paid

STEP 3

Color-In *Payoff Tracker*

Your whole debt, in 100 pieces. Total debt ÷ 100 = **$_____** per circle. Color one in every time you pay off that much.



25% · treat yourself (free or cheap!)

50% · halfway, tell someone

75% · almost there

100% · DEBT FREE

STEP 4

Find *$100* This Month

Not a no-spend punishment. A gentle low-buy: pick three things to pause for 30 days and send the savings to your debt.

Delivery apps · Coffee runs · Unused subscriptions · Impulse online shopping · Eating out (keep 1 a week) · Convenience store stops · New clothes · Upgrading things that still work

I'M PAUSING…	I'LL DO THIS INSTEAD	SAVES ABOUT
Money I'll send to my debt this month		**$**

QUICK EXTRA-MONEY IDEAS

Sell 3 things I don't use	$
Call one company to lower a bill	$
Cancel one subscription	$
Use what I have (pantry, closet, gift cards)	$
Pick up an extra shift or small side job	$
Extra money found	**$**

STEP 4

30-Day *Low-Buy* Tracker

Check off each day you stick to your pauses. Missed one? Draw a little heart instead of an X and keep going.

1 ☐	2 ☐	3 ☐	4 ☐	5 ☐	6 ☐
7 ☐	8 ☐	9 ☐	10 ☐	11 ☐	12 ☐
13 ☐	14 ☐	15 ☐	16 ☐	17 ☐	18 ☐
19 ☐	20 ☐	21 ☐	22 ☐	23 ☐	24 ☐
25 ☐	26 ☐	27 ☐	28 ☐	29 ☐	30 ☐

What got easier

What I want to keep

KEEP GOING

Monthly *Check-In*

Ten minutes, once a month. Copy this page as many times as you like.

Month	
Total debt last month	$
Total debt today	$
Paid off this month	**$**
Extra I put toward debt	$
Debt-free date (updated)	

A win this month

What I'll adjust

How I feel about money right now: ☹ 😐 🙂 😊 🤩

My focus for next month

CELEBRATE

Paid-Off *Wall*

Every debt you finish gets a spot here. Write it big. You earned it.

PAID OFF _____ Date: _____	**PAID OFF** _____ Date: _____	**PAID OFF** _____ Date: _____
PAID OFF _____ Date: _____	**PAID OFF** _____ Date: _____	**PAID OFF** _____ Date: _____
PAID OFF _____ Date: _____	**PAID OFF** _____ Date: _____	**PAID OFF** _____ Date: _____

Make it even easier

Free debt calculator
See your exact debt-free date, including interest: debtfreeempire.com/debt-calculator

Paper & Prosperity app (free)
Your budget, debt payoff and debt-free countdown on your phone. No bank connection.

Empire Life Dashboard
Money, habits, home and goals in one calm planner for Mac & Windows. Try it free for 7 days.

Questions? Reply to any of our emails. A real person reads them. · debtfreeempire.com