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BALLER BUDGETING

The Baller Debt-Free Workbook

List it, choose a method, and track every payment

INSIDE

How To Use This Planner

HOW TO USE THIS PAGE

Read this first.

Print what you need

Every page is US Letter (8.5 x 11 inches) and designed to print in black and white. Print single pages as you need them, or print the whole planner and put it in a three-ring binder.

Start with one page

You do not need to use every worksheet. Pick the one page that matches what is hardest right now, use it for a month, then add another.

Write in pencil

Budgets change. Pencil makes it easier to adjust without starting a page over.

Review on a schedule

Put a recurring 20-minute money review on your calendar. The review pages in this planner are built for that time slot.

Pair it with the free tools

The free calculators at ballerbudgeting.com can do the math; these pages are where you keep the results and track what actually happens.

Educational use only

These worksheets are general educational tools. They are not financial, tax, legal, or credit advice, and no result is guaranteed. Consider speaking with a qualified professional about your situation.

Debt Inventory Worksheet

HOW TO USE THIS PAGE

List every debt with its balance, interest rate, and minimum payment. Seeing it all in one place is the first step.

Date ______________________

Total balance ______________________

Debt	Balance	APR	Minimum	Due date

Debt Payoff Goal

HOW TO USE THIS PAGE

Write why paying off debt matters to you and what extra amount you can realistically commit each month.

My why ______________________

Total debt today ______________________

Extra I can pay monthly ______________________

Target debt-free date ______________________

First debt to focus on ______________________

How I'll celebrate milestones ______________________

Debt Snowball Worksheet

HOW TO USE THIS PAGE

Order debts from smallest to largest balance. Pay minimums on all, and put every extra dollar toward the smallest. When it's paid, roll that payment into the next.

Order	Debt	Balance	Minimum	Extra	Paid off ✓