START HERE

Your debt list

Every debt in one place, sorted for you. It’s often the hardest step, and you’re doing it.

Your debts

What it is

e.g. Visa card

Owe $

Interest %

Minimum $/mo

Sort by

Smallest balance first

Keep this list on this device

Off means it’s gone when you close the page. Nothing is ever sent anywhere.

Add at least one debt with an amount. Rough numbers are fine; you can fix them later.

Where to find the numbers

- Your monthly statement or the lender’s app shows the balance, the **interest** rate (APR) and the minimum.
- Federal student loans: log in at **StudentAid.gov**.
- Not sure you found them all? Your free credit reports at **AnnualCreditReport.com** list your accounts. You can check them free every week.