

## Worksheet:

Debt type	Description	Amount	Interest rate	Useful debt	Bad debt
Mortgage	Home loan	£	%	Yes	No
Credit card	Monthly expenses	£	%	No	Yes
Car loan	Car purchase	£	%	No	Yes

## Worksheet:

<b>Total expenses</b>	<b>£</b>
Total income	£
Remaining income	£

<b>Action plan</b>	<b>Description</b>	<b>Deadline</b>
Cut non-essential items	E.g. reduce dining out	
Pay bills on time	Avoid late fees	Ongoing
Seek additional income	Part-time job or freelance work	
Seek debt advice	Contact reputable debt advisory service	