CHECKLIST · FINANCIAL MANAGEMENT

FREE PREVIEW

Consolidating Debt

Debt consolidation simplifies payments and can lower interest rates, helping you become debt-free faster. Use this checklist to consolidate debt effectively.

9 steps · Print-ready A4



NAME _____ START _____ TARGET DATE _____

1 Assess Your Debt

List all debts, their balances, interest rates, and monthly payments.

EXAMPLE *"Credit card A: $3,000 at 18% APR; loan B: $5,000 at 12% APR."*

2 Check Your Credit Score

Ensure your score qualifies you for better rates.

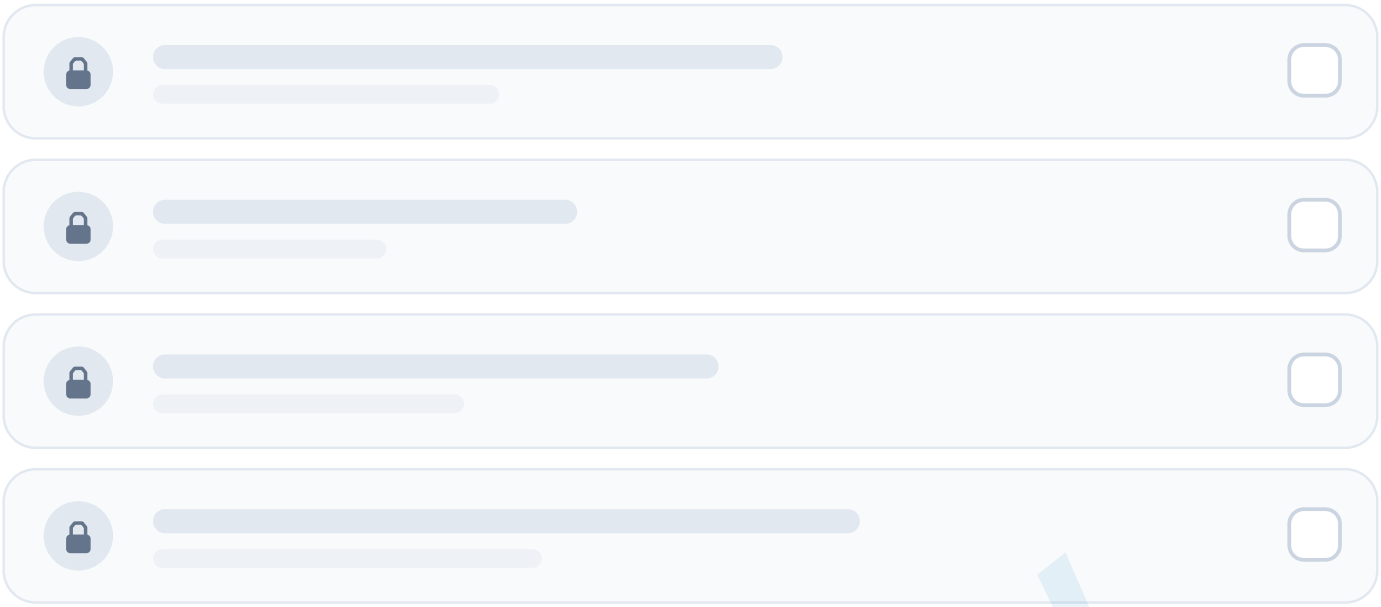
TIP *A score of 670 or higher generally improves eligibility for consolidation loans.*

3 Research Consolidation Options

Compare personal loans, balance transfer cards, or debt management programs.

TIP *Consult your bank or credit union for competitive consolidation loan rates.*

PREVIEW



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