

The 90-Day Debt Payoff Plan

Step 1. Put the whole number on one page.

Every balance, every rate, every minimum. Not in an app, not in your head, where it has been quietly compounding into something much worse than it is. This is the uncomfortable part and it takes about ten minutes. A number you are avoiding grows in your imagination faster than it grows on the statement.

WHAT I OWE IT ON	BALANCE	RATE %	MINIMUM
THE TOTAL			

Step 2. Pick one target. Minimums on everything else, always.

Smallest balance if you have stalled before. Highest rate if one is far above the others. Pick today, not after more research.

The one I am killing first

Starting balance

Because

Rate

Step 3. Find the payment.

I can find a week, which over thirteen weeks is by the end.

Set the transfer for the day after payday. Money still sitting there on day three has a talent for finding other jobs.

Thirteen weeks

Step 4. Colour in a box every time the payment clears.

Debt payoff has a design flaw baked into it: the reward is invisible. You are not gaining anything, you are just becoming less behind, and nobody throws a party for less behind. So build the feedback yourself.

☐	Week 01	date _____	paid _____	balance after _____
☐	Week 02	date _____	paid _____	balance after _____
☐	Week 03	date _____	paid _____	balance after _____
☐	Week 04	date _____	paid _____	balance after _____
☐	Week 05	date _____	paid _____	balance after _____
☐	Week 06	date _____	paid _____	balance after _____
☐	Week 07	date _____	paid _____	balance after _____
☐	Week 08	date _____	paid _____	balance after _____
☐	Week 09	date _____	paid _____	balance after _____
☐	Week 10	date _____	paid _____	balance after _____
☐	Week 11	date _____	paid _____	balance after _____
☐	Week 12	date _____	paid _____	balance after _____
☐	Week 13	date _____	paid _____	balance after _____

After week thirteen

Take the payment you were making and move the whole amount onto the next debt. Immediately, before your spending quietly expands to fill the space. It will try. Spending is very good at this.