

Power Over Debt Seminar

Know What You Owe

Credit, Gas, and Retail Cards

Credit Card name	Interest rate	Balance Owed	Credit Limit	Balance as a percent of credit limit*
1. _____	_____ %	\$ _____	\$ _____	_____ %
2. _____	_____ %	\$ _____	\$ _____	_____ %
3. _____	_____ %	\$ _____	\$ _____	_____ %
4. _____	_____ %	\$ _____	\$ _____	_____ %
5. _____	_____ %	\$ _____	\$ _____	_____ %
6. _____	_____ %	\$ _____	\$ _____	_____ %
7. _____	_____ %	\$ _____	\$ _____	_____ %
8. _____	_____ %	\$ _____	\$ _____	_____ %
9. _____	_____ %	\$ _____	\$ _____	_____ %
10. _____	_____ %	\$ _____	\$ _____	_____ %
		TOTAL : \$ _____	/ \$ _____	= overall utilization rate

Date completed: _____

*Calculation: *Balance owed* divided by *credit limit*. It's recommended that if you're shopping for a mortgage in the near future, try to keep balances less than 25% of the credit available (line of credit). This is important for each card individually, as well as total owed for all cards combined.

Warning signs that you have too much debt:

- Do you only make minimum payments on credit cards?
- Are you at—or near—your credit limit on cards?
- Are you unaware of how much you owe on all your debts?
- Do you use cash advances on cards to pay other bills?
- Have you been denied credit, or denied credit purchases?
- Do you get calls from collection agencies?
- Have you lied to your spouse or family about spending?
- Is more of your total income going towards debts?

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Personal Loans*

	Credit Card name	Interest rate	Balance Owed	Credit Limit
1.	_____	_____ %	\$ _____	\$ _____
2.	_____	_____ %	\$ _____	\$ _____
3.	_____	_____ %	\$ _____	\$ _____
4.	_____	_____ %	\$ _____	\$ _____
5.	_____	_____ %	\$ _____	\$ _____
6.	_____	_____ %	\$ _____	\$ _____
7.	_____	_____ %	\$ _____	\$ _____
8.	_____	_____ %	\$ _____	\$ _____

Other Obligations**

1.	_____	_____ %	\$ _____	\$ _____
2.	_____	_____ %	\$ _____	\$ _____
3.	_____	_____ %	\$ _____	\$ _____
4.	_____	_____ %	\$ _____	\$ _____

Date completed: _____

* Personal loans may include home equity loans, hospital debt, educational loans, rent-to-own agreements, money owed to friends or relatives, and other installment purchases.

** Other obligations may include back taxes, unpaid fines, and so on.