

DEBT DESTROYER[®]

WORKBOOK

Destroy debt. Build a better future.



Debt Destroyer[®] Workbook

THE USAA 
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Destroy debt. Build a better future.

Welcome to Debt Destroyer!

The USAA Educational Foundation designed the Debt Destroyer Program to empower you and your family to get out — *and stay out* — of debt.

You will learn proven techniques to overcome problematic debt, make the most of the money you have coming in, and get on track to a more secure financial future.

As you work through this six-step program, know that you are not alone on the journey. Others have done it and you can too.



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Becoming a Debt Destroyer

The Debt Destroyer Program consists of six steps. Each step includes a video and workbook activity you will need to complete. The six steps are:

1. Stop the Bleeding
2. Build a Safety Net
3. Confront Your Debt
4. Know Your Cash Flow
5. Adjust Your Cash Flow
6. Pay It Down!

Preparation

Before you embark on your Debt Destroyer journey, you'll need to collect the following:

Information about your debt

- Lenders' names
- Total balance owed
- Available credit
- Payment due date
- Minimum monthly payment
- Annual percentage rate (APR)

Information about your finances

- Monthly income
- Monthly household expenses
- Current savings balance (if applicable)

Getting Started

Find the Debt Destroyer learning guide, videos, and calculator at www.usaaef.org/debtdestroyer or by using the QR code below.



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Fuel Your Success

Countless studies show that setting specific goals and visualizing success helps you achieve higher levels of focus, productivity, motivation, and persistence.

Take a moment to identify why you want to get out of debt:

Two primary motivators drive most people to want to take control of their debt: the avoidance of pain or the promise of a better future. Viewed another way, negative emotions or positive emotions. Which better describes you? Is it both?

My top three motivations for destroying my debt are:

1.

2.

3.

Keep this list handy as you complete the six steps of the Debt Destroyer Program, and review it frequently as you implement your plan. Once the real work starts, it will be important to regularly remind yourself why it's important to gain control of your debt.



Step 1: Stop the Bleeding



Watch the video for Step 1,
then return here.

Key Points:

- **S**urvive this step by not adding more debt.
- **E**vade new debt by paying with cash only.
- **R**esist the temptation to take on new debt by identifying and changing problematic behaviors.
- **E**scape late fees and penalties by making payments on time.

Activity 1: SERE Training for Your Debt

Now, it's time to put your SERE training into action. Reflect on the decisions and behaviors that led to your current debt situation. Then brainstorm strategies in the space below to "Stop the Bleeding" and commit to implementing at least one strategy per category.

Evade

(Avoid taking on new debt)

Resist

(Changing behaviors)

Escape

(Avoid new fees or charges)

Examples:

- Use only debit card and cash
- Set daily spending limits

Examples:

- Delete shopping apps
- Avoid impulse purchases

Examples:

- Set up automatic bill pay
- Make payment earlier in billing cycle to reduce average daily balance

Making Changes That Last

One of the most important steps to destroying debt is embracing the “Resist” step in Activity 1. Whether your debt results from bad decisions or dire circumstances, identifying how you got here and taking steps to keep it from happening again is crucial for lasting success. The information below may help.

Create Healthy Credit Habits

If you identify bad decisions as one cause of your debt, consider implementing the steps below to put yourself on a better path.

- Create and follow a spending plan so you don’t overspend and take on extra debt.
- Pay bills on time. Do not skip payments.
- Strive to pay off your credit cards fully each month. If you must carry a balance, keep it as low as possible.
- Do not apply for credit you do not need.
- Keep receipts and compare charges when your statements arrive. If there is a discrepancy, contact your bank, credit card, or finance company immediately.

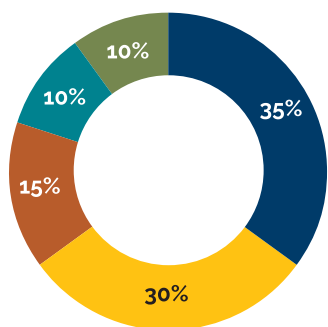
Understand Your Credit Reputation (Credit Report)

As you examine what led to your debt, it’s often helpful to also analyze your past credit behaviors. An excellent way to do this is to review your credit report since it is a record of your payment history with creditors.

Your credit report shows the following:

- How much credit you are using
- How well you pay your debts
- Who is inquiring about your credit
- Information on bankruptcies

Lenders, employers, landlords, insurers, and other businesses also use credit reports to make decisions about whether or not to lend money to you.



- Payment History
- Amounts Owed
- Length of Credit History
- Types of Credit Used
- New Credit

Understand Your Credit Score

As you begin to make changes, you can use your credit score to measure your success. Credit scores may range from 300 to 850 depending on the credit scoring model. Most lenders consider people with scores above 670 to be good credit risks. Scores below 580 may indicate credit problems.

The FICO® Score is one of the most widely used credit score models and lenders consider it to be the industry standard for determining how likely a person is to repay a debt. The chart on the left indicates the five critical components of a FICO® credit score. Exercising good credit habits like those outlined in this program should help raise your score.

The three nationwide consumer reporting agencies — Equifax, Experian, and TransUnion — offer the following resources:

- A free annual copy of your credit report (also available through <https://www.annualcreditreport.com>)
- Free credit monitoring for eligible Service members

Step 2: Build a Safety Net



**Watch the video for Step 2,
then return here.**

Key Points:

- Build a safety net of \$1,000 to pay for emergencies.
- Understand a true emergency fund is typically 3 – 6 months of living expenses, but when getting out of debt \$1,000 will cover many financial setbacks.
- Do not borrow to build this cushion.

Activity 2: \$1k Sprint to Savings

If you don't already have one, it's time to start your emergency fund! Create a plan to put at least \$1,000 in a savings account as quickly as possible.

Think about what you have available or what you can do to bring in extra money right now. List three things you will do to accumulate a \$1,000 safety net soon.

1.

2.

3.

One More Thing

It would be great if everything goes according to plan and nothing unexpected happens while you're implementing your Debt Destroyer plan, but unfortunately that's not realistic. Unexpected expenses will almost certainly pop up along the way. When they do, use your emergency fund to cover them, then rebuild your \$1,000 balance as quickly as possible, even if you need to redirect the extra money you would otherwise use to pay down debt to do it.

Tips for Building an Emergency Fund

A critical component to getting out of debt is to have an emergency fund available when unexpected expenses occur. An emergency fund serves as a financial “safety net” and helps eliminate the need to borrow more money and sink further into debt. Here are a few tips to help you build your emergency fund.



- Pay yourself first. Establish an allotment or bank transfer to set aside money each paycheck.
- Consider selling unused household items online or through a garage sale.
- Explore adding another source of income either with a second job (with command approval) or spouse employment.
- Visit the IRS Withholding Calculator to see if you should adjust your withholding to get more money per paycheck. <https://www.irs.gov/individuals/tax-withholding-estimator>
- Skip one month of TSP or 401(k) contributions to jump start your emergency fund, but only one month.
- Explore the possibility of a one-month deferral on your auto loan payment. Ask your lender about any fees or additional interest changes associated with a deferral.

1 Stop the Bleeding

2 Build a Safety Net

3 Confront Your Debt

4 Know Your Cash Flow

5 Adjust Your Cash Flow

6 Pay It Down!





Watch the video for Step 3, then return here.

Key Points:

- Analyze and record each debt's balance, minimum payment, and interest rate of each of your debts.
- Strategize ways to minimize your debt's cost. Speak with your creditors. Seek an interest rate reduction, explore a balance transfer, and research the Servicemembers Civil Relief Act.

Activity 3: Debt Details Scavenger Hunt

Now, it's time to organize this mission. In this next activity, you will go on a scavenger hunt through the statements you gathered in preparation for this course to uncover the details of each of your debts and record them below. We will use this information again in Step 6.

Lender	Current Balance	Available Credit*	APR	Minimum Payment

**Determining available credit can help you to strategize potential balance transfers and debt consolidation opportunities. This column may not be applicable in all situations.*

Tips for Minimizing the Cost of Debt

Now that you've confronted your debt, it's time to reduce its impact on your finances. After all, a penny saved is a penny earned. Here are a few tips to help reduce the interest you pay every month:

- **Lower your rate**

Ask your creditor(s) to lower your current interest rate.

- **Utilize SCRA**

Take advantage of the Servicemembers Civil Relief Act to reduce the interest rate to 6% for any preservice debt.

- **Transfer your balance**

Explore the possibility of moving higher-interest rate debt to a lower-interest rate account. This is typically done by transferring one credit card balance to another. To help evaluate if this makes sense for you, ask about balance transfer fees, how long the introductory interest rate remains valid, and what the annual percentage rate will be after the introductory period ends.

- **Shop for a consolidation loan**

These loans can be unsecured, meaning there is no collateral, such as a vehicle or home tied to the debt. Still, they may offer better interest rates than other unsecured debt like credit cards. A few precautions to consider with consolidation loans include:

- The potential loss of SCRA benefits by consolidating preservice debt into the loan
- A potentially worse financial situation if the root cause for your debt has not been addressed
- A possible repossession of a vehicle or foreclosure on your home if you use them as collateral and default on repayment

- **Evaluate using home equity**

Tapping into the equity in your home, either through a home equity line of credit, home equity loan, or cash-out refinance, can be an excellent way to pay off high interest rate debt. However, the same precautions mentioned for consolidation loans apply here too.

- **Consider a retirement plan loan**

Take a loan against your Thrift Savings Plan (TSP) or employer-sponsored retirement plan to pay off higher interest rate debt. Visit the TSP website at <https://www.tsp.gov> and search the keyword "loans" to learn more.

- **Pay sooner**

If you carry a balance on a credit card, make your payment earlier in the billing cycle to reduce your average daily balance and therefore, the amount of accumulated interest due.



Step 4: Know Your Cash Flow



Watch the video for Step 4,
then return here.

Key Points:

- Update or create your spending plan.
- Document all your inflows and outflows for the last 30 days.
- Reduce expenses, and if possible, earn more.

Activity 4: Start Your Spending Plan Worksheet

Use the Spending Plan Worksheet on pages 14-15 of this workbook to complete the activity.

First, complete the LEFT column of the worksheet. Leave the RIGHT column blank – we'll tackle that in the next step. To complete this exercise, reference your most recent Leave and Earnings Statement (LES), pay stub (civilian employers), and bank and credit card activity or statements.

Once you complete the left column, do the math at the bottom. If your Spending Plan Worksheet shows a monthly surplus, but your bank account does not confirm this result, go back and review all your inputs.

Spending Plan Worksheet

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Use this worksheet to record your cash flow this month, then use the information to help you plan next month's cash flow.

	Monthly (current)	Monthly (goal)
Income		
Service member's take-home pay (after taxes, benefits and other deductions)	\$	\$
Spouse's take-home pay (after taxes, benefits, and other deductions)	\$	\$
Other income (child support, second job, etc., after taxes)	\$	\$
TOTAL MONTHLY TAKE-HOME INCOME	A \$	\$
Saving and Investing*		
Savings	\$	\$
Investments (IRA, other investment accounts)	\$	\$
TOTAL MONTHLY SAVINGS AND INVESTING	B \$	\$
Housing		
Monthly mortgage and property taxes (enter "0" if renting)	\$	\$
Monthly rent payment (enter "0" if you only have a mortgage)	\$	\$
Renters insurance or homeowners insurance not included in mortgage	\$	\$
Utilities (electricity, gas, etc.)	\$	\$
Internet, cable and phones	\$	\$
Other housing expenses (pest control, lawn service, etc.)	\$	\$
Food		
Groceries and household supplies	\$	\$
Dining out	\$	\$
Other food expenses	\$	\$
Transportation		
Auto/motorcycle loan payment(s)	\$	\$
Auto/motorcycle insurance	\$	\$
Auto/motorcycle fuel	\$	\$
Auto/motorcycle maintenance (1/12 of annual total)	\$	\$
Public transportation (rail, bus, etc.), parking, tolls, ride sharing	\$	\$
Other transportation expenses	\$	\$

*Contributions to the Thrift Savings Plan (TSP) and other employer-sponsored retirement plans are not included in this Spending Plan Worksheet.

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Step 5: Adjust Your Cash Flow



Watch the video for Step 5, then return here.

Key Points:

- Determine how much extra cash you'll need to pay down your debt.
- Decide where that extra money is going to come from (make more or spend less).
- If cutting expenses is your plan, target variable expenses first.

Activity 5: Complete Your Spending Plan Worksheet

For this activity, refer to the Spending Plan Worksheet and complete the RIGHT column, looking for places where you think you can reduce spending and free up money to put toward paying down your debt. We'll call this "new" money Debt Destroyer Dollars and refer to it in Step 6.

One More Thing

Need to get a better handle on your spending plan? Visit the Budget section of our site for tips and strategies to improve your money management game!

Spending Plan Worksheet

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TOTAL MONTHLY TAKE-HOME INCOME	A \$	\$
Saving and Investing*		
Savings	\$	\$
Investments (IRA, other investment accounts)	\$	\$
TOTAL MONTHLY SAVINGS AND INVESTING	B \$	\$
Housing		
Monthly mortgage and property taxes (enter "0" if renting)	\$	\$
Monthly rent payment (enter "0" if you only have a mortgage)	\$	\$
Renters insurance or homeowners insurance not included in mortgage	\$	\$
Utilities (electricity, gas, etc.)	\$	\$
Internet, cable and phones	\$	\$
Other housing expenses (pest control, lawn service, etc.)	\$	\$
Food		
Groceries and household supplies	\$	\$
Dining out	\$	\$
Other food expenses	\$	\$
Transportation		
Auto/motorcycle loan payment(s)	\$	\$
Auto/motorcycle insurance	\$	\$
Auto/motorcycle fuel	\$	\$
Auto/motorcycle maintenance (1/12 of annual total)	\$	\$
Public transportation (rail, bus, etc.), parking, tolls, ride sharing	\$	\$
Other transportation expenses	\$	\$

*Contributions to the Thrift Savings Plan (TSP) and other employer-sponsored retirement plans are not included in this Spending Plan Worksheet.

Debt Destroyer® Workbook | 14

Spending Plan Worksheet

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Income	Monthly (current)	Monthly (goal)
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TOTAL MONTHLY TAKE-HOME INCOME	A \$	\$

Saving and Investing*		
Savings	\$	\$
Investments (IRA, other investment accounts)	\$	\$
TOTAL MONTHLY SAVINGS AND INVESTING	B \$	\$

Housing		
Monthly mortgage and property taxes (enter "0" if renting)	\$	\$
Monthly rent payment (enter "0" if you only have a mortgage)	\$	\$
Renters insurance or homeowners insurance not included in mortgage	\$	\$
Utilities (electricity, gas, etc.)	\$	\$
Internet, cable and phones	\$	\$
Other housing expenses (pest control, lawn service, etc.)	\$	\$
Food		
Groceries and household supplies	\$	\$
Dining out	\$	\$
Other food expenses	\$	\$
Transportation		
Auto/motorcycle loan payment(s)	\$	\$
Auto/motorcycle insurance	\$	\$
Auto/motorcycle fuel	\$	\$
Auto/motorcycle maintenance (1/12 of annual total)	\$	\$
Public transportation (rail, bus, etc.), parking, tolls, ride sharing	\$	\$
Other transportation expenses	\$	\$

*Contributions to the Thrift Savings Plan (TSP) and other employer-sponsored retirement plans are not included in this Spending Plan Worksheet.

Spending Plan Worksheet

Health

Medicines and supplements
Health insurance deductibles/co-pays
Other health expenses (dental, glasses, contacts, etc.)

Monthly
(current)

Monthly
(goal)

\$ \$
\$ \$
\$ \$

Personal and Family

Child care
Child and/or spousal support
Clothing and shoes
Laundry service/dry cleaning
Money given to family members
Entertainment (movies, streaming services, magazines, etc.)
Vacations
Pets
Memberships and subscriptions
Other personal or family expenses

\$ \$
\$ \$
\$ \$
\$ \$
\$ \$
\$ \$
\$ \$
\$ \$
\$ \$

Other Expenses

Credit card minimum payments
Student loan payments
Other loans (furniture stores, appliances, HVAC systems, etc.)
School costs (tuition, supplies, etc.)
Life insurance (monthly premiums paid for private policies)
Other expenses (bank, credit card, ATM, and other fees)

\$ \$
\$ \$
\$ \$
\$ \$
\$ \$
\$ \$

TOTAL MONTHLY EXPENSES

C

\$

TOTALS

Income
Savings and Investments
Monthly Expenses
Debt Destroyer Dollars

Monthly
(current)

Monthly
(goal)

A \$ \$
- **B** \$ \$
- **C** \$ \$
= \$ \$

If your income is more than your expenses, you have money left to save or spend. If your expenses are more than your income, look for expenses to reduce or cut.

Step 6: Pay It Down!



Watch the video for Step 6,
then return here.

Key Points:

- **Avalanche Method** prioritizes applying extra dollars to the highest interest rate debt first, while paying minimums on all others.
- **Snowball Method** prioritizes applying extra dollars to the lowest balance debt first, while paying minimums on all others.

Activity 6: Use the Debt Destroyer Tool

Complete the Debt Destroyer calculator using the data you collected in Step 3 and Debt Destroyer Dollars you found in Step 5. The calculator can be found here:



Review each repayment strategy and select the plan that works best for your situation.

Name	Interest Rate (APR) %	Balance	Minimum Monthly Payment
Credit Card 1	22.0%	\$4,600	\$100
Credit Card 2	9.9%	\$2,200	\$45
Credit Card 3	17.4%	\$1,600	\$40
Student Loan	4.5%	\$5,500	\$100
Car Loan	7.5%	\$15,000	\$425

Total Debt: \$28,900.00 Total Minimum Monthly Payment: \$710.00

Do you want to exclude a debt from this repayment plan?

Debt	Amount	Include
Credit Card 1	\$100	<input checked="" type="checkbox"/>
Credit Card 2	\$45	<input checked="" type="checkbox"/>
Credit Card 3	\$40	<input checked="" type="checkbox"/>
Student Loan	\$100	<input checked="" type="checkbox"/>
Car Loan	\$425	<input checked="" type="checkbox"/>

Total Minimum Monthly Payment: \$710.00

How much can you pay above the monthly minimum payments? \$200.00

Are there any upcoming one-time payments that you plan to make?

Strategy	Total Amount Paid	Months to Pay Off
Minimum Payments Only	\$64,377.06	360 months
Avalanche Method	\$33,582.34	37 months
Snowball Method	\$34,742.45	39 months



Commitment Certificate

My Debt Destroyer plan of action is to implement the _____ repayment method.
(Avalanche or Snowball)

The debt I will focus on paying down first is
_____.

I plan to be debt free in _____ months.

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The Servicemembers Civil Relief Act (SCRA) Simplified

What is it?

The SCRA is a law designed to ease or eliminate certain financial burdens on Service members that might arise because of military service.

Potential Service member benefits offered under the act:

- 6% interest rate caps on preservice debts
- Ability to terminate certain:
 - Vehicle leases
 - Residential leases
 - Mobile phone contracts
- Eviction protection
- Foreclosure protection
- Repossession protection
- Court proceeding deferrals
- Insurance protection
- Income tax deferrals
- State income tax options
- Certain other matters

Who Is Covered?

01

Active duty Service members

02

Reservists on federal active duty

03

Service member dependents (in some situations)

04

Co-signers or those who took out loans with a Service member (in some situations)

Some protections extend for a limited time beyond active-duty discharge or release and are tied to the discharge or release date.

Key SCRA Protections

- **6% Interest Rate**

Service members can request a 6% interest rate cap on any debts incurred before military service (credit cards, loans, mortgages, etc.) for the duration of the Service member's military obligation and one year after that for mortgages. This applies to individual debts of the Service member and those incurred jointly with their spouse.

- **Vehicle Leases**

Service members entering active military service for at least 180 days can terminate vehicle leases executed before going on active duty. Service members can terminate vehicle leases executed after beginning military service upon receipt of specific PCS orders involving locations outside the continental United States or deployment orders of at least 180 days. Joint leases with the Service member's spouse or dependents are also covered.

- **Residential Leases**

Service members entering active military service can terminate residential leases executed before going on active duty. Service members can terminate residential leases executed after beginning military service upon receipt of PCS order or deployment orders of at least 90 days. Joint leases with the Service member and their spouse or dependents are also covered.

- **Mobile Phone Contracts**

Service members can cancel mobile phone contracts after receiving orders to relocate for at least 90 days to a location that does not support the contract.

- **Eviction from Housing**

Service members and their families cannot be evicted for nonpayment of rent without a court order while on active duty, provided the rent is below a certain amount. Eviction can still occur if ordered by the court.

- **Foreclosure and Repossession Protection**

Active-duty Service members are protected from foreclosure and repossession under certain circumstances, including the common requirement that lenders must obtain a court order before taking such actions.

- **Court Proceedings**

If a Service member is a defendant in a civil court proceeding, the court may grant a delay if they are deployed. The provision applies to civil lawsuits, suits for paternity, child custody suits, bankruptcy debtor/creditor meetings, and administrative proceedings.

- **Residence for State Taxes**

Under certain circumstances, the SCRA prohibits states from taxing Service members and their spouses solely due to their presence in a state because of compliance with military orders. This means if a Service member and their spouse are residents of another state, they may not be required to pay certain taxes in the state where they are stationed.

The protections under SCRA can sometimes be complicated so Service members are encouraged to seek the assistance of their base legal office for any SCRA-related matters.

Communicating with Creditors

Regarding credit cards, the rates are not set in stone, so it can be worth the conversation to request an interest rate reduction. Here are a few tips for negotiating a lower rate when speaking with your creditors:

- **Take an active interest in interest rates**
Research and compare credit card rates from numerous companies and ask if your current lender will match.
- **Be honest about your situation**
Explain your plan to pay down debt and state your case for a lower rate.
- **Leverage the positive**
If you are a longtime cardholder or have a squeaky-clean payment history, leverage these points in your conversation.
- **Build a strong case**
If you've been late on making your payments in the past or even missed a payment, your lender might not feel compelled to lower your rate. So, change the narrative and begin making at least the minimum payments on time, every time. Call to state your case after six to 12 months of timely payments.
- **Keep your cool**
The credit card company is not obligated to lower your interest rate, so speak to the customer service representative respectfully when making this request.
- **Go up the chain of command**
A customer service representative might not have the authority to lower your interest rate. If you have a strong reason for reducing it, ask to speak with a supervisor and state your case.
- **Be persistent**
Destroying your debt can take months or even years. So, be persistent and periodically call to request a lower rate. Remember to be courteous when speaking to the lender and keep a record of your conversations.



Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Track Your Expenses

The secret to doing this exercise is to record the expense when it happens!

Use your phone to take a photo of the receipt and at the end of the day transfer the transactions to this record. Remember to include bills paid, along with small purchases like sodas, lunches, etc.

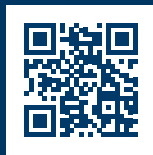
PAYDAY	
<div>DAY 1</div> <div>Date: </div> <div>Item: Amount:</div>	<div>DAY 2</div> <div>Date: </div> <div>Item: Amount:</div>
<div>DAY 3</div> <div>Date: </div> <div>Item: Amount:</div>	<div>DAY 4</div> <div>Date: </div> <div>Item: Amount:</div>
<div>DAY 5</div> <div>Date: </div> <div>Item: Amount:</div>	<div>DAY 6</div> <div>Date: </div> <div>Item: Amount:</div>
<div>DAY 7</div> <div>Date: </div> <div>Item: Amount:</div>	<div>DAY 8</div> <div>Date: </div> <div>Item: Amount:</div>

DAY 9	Date: _____
Item: _____	Amount: _____
DAY 10	Date: _____
Item: _____	Amount: _____
DAY 11	Date: _____
Item: _____	Amount: _____
DAY 12	Date: _____
Item: _____	Amount: _____
DAY 13	Date: _____
Item: _____	Amount: _____
DAY 14	Date: _____
Item: _____	Amount: _____
DAY 15	Date: _____
Item: _____	Amount: _____
TAKE-HOME PAY: \$ _____	
AMOUNT SPENT: -\$ _____	
BALANCE: \$ _____	

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Destroy debt. Build a better future.



<https://USAAEF.org>



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