

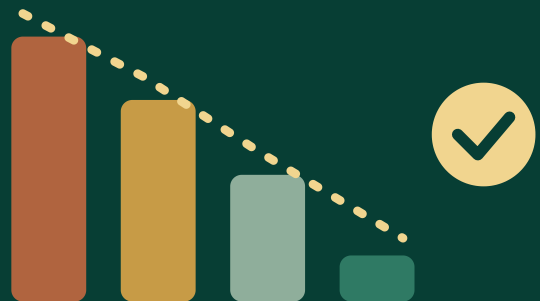


THE MOTIVATED BY NUMBERS

Debt Freedom *Starter Kit*

Your first steps out of debt: list it, choose your plan, and start tracking today.

FREE STARTER KIT



Created by **Mary Landry, MBA** · Motivated by Numbers Money Management LLC

Your first step starts here

Debt can feel heavy, confusing, and lonely. This free starter kit helps you take the three steps that change everything: see it clearly, choose a plan, and start tracking your progress.

- 1 List every debt** on the next page, with balances, interest rates, and minimum payments. Most people have never seen it all in one place, and that clarity is powerful.
- 2 Choose your payoff method:** snowball or avalanche. One page explains both.
- 3 Color in your progress** as each debt shrinks.
- 4 Make one phone call** to ask for a lower interest rate, using the script inside.

A note from Mary

Your debt is a number, not your worth. Every dollar you pay down is a step toward freedom. Start where you are. I'm cheering you on.

Mary Landry, MBA

Want the complete guide? The full **Debt Freedom Workbook** includes interest math made simple, a step-by-step payoff plan, ways to lower your costs, special debts like student loans and medical bills, monthly check-ins, and a plan to stay debt-free for good.

My debt list

Date _____

[illegible]

Seeing it all, I feel...

The debt I most want gone

Snowball or avalanche?

QUICK WINS

Debt snowball

Pay minimums on everything. Put every extra dollar toward the **smallest balance** first. When it's gone, roll that payment into the next smallest.

Best for: people who need motivation and fast wins.

SAVES THE MOST

Debt avalanche

Pay minimums on everything. Put every extra dollar toward the **highest interest rate** first. When it's gone, roll that payment into the next highest.

Best for: people motivated by saving the most money.

Example: three debts, \$200 extra each month

Store card: \$600 at 18%, \$25 minimum · Credit card: \$3,200 at 26%, \$96 minimum · Car loan: \$8,500 at 7%, \$280 minimum

PLAN	DEBT-FREE IN	TOTAL INTEREST	FIRST DEBT GONE
Minimums only	39 months	About \$3,072	Month 30
Snowball + \$200	23 months	About \$1,343	Month 3
Avalanche + \$200	23 months	About \$1,298	Month 13

Both plans cut more than a year and about \$1,700 in interest compared with minimums only. The best plan is the one you'll stick with.

My choice

☐ Snowball ☐ Avalanche

My first target debt:

Color in your progress

[illegible]

STEP 4

Call to lower your interest rate

One phone call can save you real money. Many card companies will lower a rate for customers who ask, especially those with a history of on-time payments.

"Hi, I've been a customer since _____ and I've been working hard to pay down my balance. My current interest rate is ____%. I'd like to ask whether you can lower it. Are there any lower rates or hardship programs available for my account?"

Questions to ask

- Can you lower my interest rate, even temporarily?
- Do you have a hardship program?
- Can you waive a late fee or over-limit fee?
- Can my due date move closer to my payday?
- How will this be reported to the credit bureaus?

Tips that help

- Call when you're calm, not rushed.
- Mention how long you've been a customer and your on-time payments.
- If the first person says no, politely ask for the retention or hardship department.
- Get any agreement in writing.

COMPANY	DATE	SPOKE WITH	OLD RATE	NEW RATE

KEEP GOING

Ready for the complete plan?

This starter kit gets you moving. The full Debt Freedom Workbook takes you all the way: interest math made simple, a step-by-step payoff plan, ways to lower your costs, help with student loans, medical bills, and tax debt, monthly check-ins, and a plan to stay debt-free for good.

The Debt Freedom Workbook

Available now at motivatedbynumbers.com, in printable and fillable digital editions.

Work with Mary Landry, MBA

Budgeting support, bookkeeping, and tax preparation, with someone in your corner.

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