

Cash flow and debt questions

Add a simple calendar and a review list, without choosing a universal debt strategy.

Build on earlier weeks: Compare the calendar with week 3. If timing or totals do not work, record the gap honestly rather than assuming future income.

Income and bill calendar

Write when money normally arrives and when essential obligations are due. Use estimates only if labeled.

Flexible choices

Which recurring expense or timing issue could I review? Include housing, maintenance and insurance questions; protect essential needs.

Debt questions

For a debt category, what terms, costs, minimum obligations and consequences do I need to understand?

My manageable step

What can I check or ask about before changing an agreement? Who could provide qualified help?

Keep private: Use categories or initials. No account numbers, passwords, health details or other people's private information. This paper is yours; do not upload it to the site.

Debt can have many causes. No mandatory repayment method, product or giving amount.

Reading pool: Retirement X-Ray printed 134-136; Steward's Code Ch.3 pp.13-18; Ch.5 pp.25-30 — printed pages in retrieved pre-editor manuscript; instructor review required. Source map and review gates accompany the curriculum.