

Tracking Loans and Credit Payments

Form SP40

Learning About Money

Is debt getting you down? If so, then it may be time to have a closer look at how much you owe. Fill in the chart below to get a picture of your situation. It will tell you how many loans and credit cards you have outstanding. So, add up the **total debt load** and find out how much you **pay out every month** for debt.

If you are behind, or finding it hard to keep up with these payments, then call a non-profit credit counselling agency in your community. For more information see the website www.creditcounsellingcanada.ca Make an appointment to see a counsellor who can help you review your situation and suggest ways to get out of debt.

If you are wanting to learn more about your credit record, then see the fact sheet called **Your Credit Record**. For more information on credit, see the section on **Understanding Credit** in this resource.

Name of loan or credit card	Account #	\$ Total balance	Monthly payment	Annual interest rate (%)	Are you behind? How much?
	TOTALS:	\$	\$		\$

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