

Interest Triage Cheat Sheet

Purpose: Calmly prioritize debt without panic. Group balances by urgency so everything doesn't feel on fire at once.

How to Use This

List each debt once. Then place it in Urgent, Later, or Ignore-for-Now based on interest rate and emotional pressure. This is about clarity, not perfection.

Urgent (High-Interest, Compounds Fast)

Debt Name	Balance	APR	Min Payment	Notes

Later (Moderate Interest, Important but Not All-at-Once)

Debt Name	Balance	APR	Min Payment	Notes

Ignore-for-Now (Low-Pressure, Low-Interest)

Debt Name	Balance	APR	Min Payment	Notes

Focus Plan (This Season)

Primary focus (Urgent debt to attack):	
Secondary focus (What comes next):	
My small Stability Fund target (buffer before blitz):	

Rules to Keep This Calm

I maintain minimums on all debts:	Yes / No
I focus extra money on Urgent first:	Yes / No
I keep a small buffer to avoid new debt:	Yes / No
I review this triage quarterly:	Yes / No

Reminder

When everything feels urgent, people freeze or binge. Clear priorities create momentum. Calm plans beat perfect plans.