

Monthly Payment Pressure Map

Purpose: Shift focus from balances to relief. This form helps you see which monthly payments create pressure—and where reducing them would matter most.

1. Total Monthly Minimum Payments

This number matters more than total balances. It determines how tight each month feels.

Total of All Minimum Payments: _____

2. Which Payments Create the Most Stress?

Rate each payment by how much pressure it creates—not by balance size.

Creditor / Bill	Minimum Payment	Stress Level
		Low / Medium / High
		Low / Medium / High
		Low / Medium / High
		Low / Medium / High

3. Opportunities to Reduce Monthly Pressure

These actions are about relief—not perfection. Even small reductions count.

Payment	Possible Action (Payoff, Reduce, Negotiate, Pause)	Estimated Monthly Relief

4. Relief Check: What Would Make Life Easier?

If this payment disappeared or dropped, what would change in your month?

Notes

Reminder: Lowering monthly pressure creates stability. Stability makes long-term payoff possible.