

# 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)	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.