

Shame-Free Debt Snapshot Form

Purpose: Face the numbers calmly—without spreadsheets, judgment, or overwhelm. This form is about clarity, not fixing everything at once.

How to Use This Form

List each debt honestly. Do not total balances. Do not rank or judge. If anxiety rises, pause and return later. Ten minutes is enough.

Creditor	Balance	Minimum Payment	Interest Rate (optional)	Emotional Weight
				Low / Medium / High
				Low / Medium / High
				Low / Medium / High
				Low / Medium / High
				Low / Medium / High

Quick Reflection (Optional)

Which debts feel emotionally heavy—even if the balance isn't the largest? Which ones create the most mental noise?

Notes

Reminder: Looking at the numbers is not a moral act. Clarity is relief. You are allowed to take this one step at a time.