

PURPOSEFULLY BECOMING

MY MONEY TURNAROUND

Debt Freedom Starter Kit

Debt Freedom Without Shame, Starvation, or Silence

A guided conversation to help you face what you owe,
protect what matters, speak up, and move forward.

by Cheryl L. Tuck

Live well. Write your story. Build your future.

A Note From Cheryl

If you downloaded this, there is probably something about your money that has been weighing on you.

Maybe you have been trying to get ahead and just cannot seem to make enough progress. Maybe you already know the numbers, but you do not know what to do with them. Maybe you have been avoiding a bill, a balance, or a phone call because dealing with it feels harder than ignoring it.

Or maybe you are simply tired of carrying the stress.

Wherever you are, start here.

This is not about judging what you spent, what you borrowed, what you should have done, or what you wish you had known sooner. We are going to look at what is happening now. Then we are going to decide what you can do next.

You do not have to fix everything today. You do not have to have a perfect budget. You do not have to understand every financial term. You just need to be willing to look honestly at where you are and take one step forward.

REMEMBER THIS

This is your turnaround, not your punishment.

So grab something to write with, get comfortable, and give yourself permission to be honest. We are not trying to solve your whole financial life in one sitting.

We are simply beginning. And beginning matters.

— Cheryl

Before We Talk About Numbers...

I want to ask you something first.

How is all of this making you feel?

Not what you should feel. Not what would sound responsible. What do you actually feel when you think about your money right now?

- | | |
|--------------------------------------|---|
| ☐ Worried | ☐ Frustrated |
| ☐ Embarrassed | ☐ Overwhelmed |
| ☐ Tired | ☐ Angry |
| ☐ Confused | ☐ Stuck |
| ☐ Hopeful | ☐ Ready to make a change |

Right now, money makes me feel:

There is a reason we are starting here. Debt is not just a number on a statement. It can follow you to bed. It can show up in conversations. It can make you nervous every time the phone rings or cause you to avoid checking the mail, opening an app, or looking at your bank balance.

What are you most tired of?

Maybe it is one particular bill. Maybe it is the feeling that no matter how much you pay, the balance barely moves. Maybe it is wondering how one unexpected expense could throw everything off.

Whatever it is, write it down. You are not creating evidence against yourself. You are identifying what needs your attention.

A WORD FROM CHERYL

Debt may be part of your story, but it does not have to write the ending.

What Would Feel Different?

Now let's turn the conversation around.

Imagine that your money was not constantly pulling at you. What would change? Would you sleep better? Feel more confident opening your bank account? Finally begin saving? Give, travel, help family, or simply enjoy your money with less guilt?

If my debt were no longer controlling my decisions, I would have more room to...

I would worry less about...

I would love to begin saving for...

And I think I would feel...

This matters because getting out of debt is not only about getting to zero. It is about what zero makes possible: more breathing room, more choices, and more freedom to decide what comes next.

So why does your turnaround matter to you?

Keep that answer close. Some months will go beautifully. Others may not. When progress feels slow, you will need to remember why you started.

All Right... Let's See What's Really Going On

We have talked about how this feels. Now we need to look at what is actually happening.

Do not make this complicated. We are starting with four numbers.

About how much money comes into your household each month? \$ _____

About how much do you need for the basics? \$ _____

About how much are your minimum debt payments each month? \$ _____

What is left after essentials and minimum debt payments? \$ _____

Take a look at that last number. No judgment. What does it tell you?

- ☐ I have some breathing room.
- ☐ Things are pretty tight.
- ☐ I am barely breaking even.
- ☐ I am short before the month is over.
- ☐ I am not sure yet, and I need to look closer.

That answer will help us decide what comes next. Not everyone who has debt is ready to start paying extra on debt. If you are struggling to keep the lights on, buy groceries, keep insurance in place, or stay current on necessities, we deal with that first.

A WORD FROM CHERYL

Before we attack debt, we protect the household.

Who Do You Owe?

This part may feel uncomfortable. A lot of people know they owe money, but they have never put every balance in one place before.

We are going to do that now. Not to scare you. Not to shame you. Just to get clear.

Think about credit cards, car loans, personal loans, medical bills, student loans, Buy Now Pay Later accounts, tax debt, family or friends, collections, and anything else you are making payments on.

Let's Get It All in One Place

Who I Owe	Balance	Minimum	Interest Rate	Due Date

Total I owe \$ _____

Total minimum payments each month \$ _____

A WORD FROM CHERYL

Do not fear the number. Now you can work with it.

Which Part Is Bothering You the Most?

Sometimes the biggest debt is not the one causing the most stress.

Maybe one account is past due. Maybe one creditor keeps calling. Maybe the interest rate makes you angry every time you look at it. Maybe you are worried about your car. Maybe you are afraid something is going to collections.

The debt that is bothering me the most right now is:

What is making it stressful?

What Needs Your Attention First?

- | | |
|--|---|
| ☐ I am behind on housing. | ☐ I am worried about utilities being shut off. |
| ☐ My car payment is behind. | ☐ I am worried about insurance lapsing. |
| ☐ I have a past-due account. | ☐ I have received collection notices. |
| ☐ I have tax debt that needs attention. | ☐ I am current, but barely keeping up. |
| ☐ I am current and ready to start paying extra. | ☐ I am not sure yet. |

If I could handle one financial problem first, which one would give me the most relief?

That is where we begin. Some things affect your housing, transportation, or ability to keep basic services. Those usually need attention before we start chasing a payoff goal.

A WORD FROM CHERYL

You do not have to solve everything at once. Handle what is most important first.

Before We Pay Extra, Let's Protect the Household

It can be tempting to throw every spare dollar at debt because you are tired of seeing the balances. But if you send too much to a credit card and then cannot buy groceries or handle a car repair, you may end up using the card again.

That is not progress. That is a cycle.

So before we talk about extra payments, let's make sure the basics are covered.

Housing \$ _____

Utilities \$ _____

Food \$ _____

Transportation \$ _____

Insurance \$ _____

Medical needs or medications \$ _____

Minimum debt payments \$ _____

Other true essentials \$ _____

My Must-Pay Number

Total monthly must-pay amount \$ _____

That number tells you what your household needs before we start talking about extra debt payments.

A WORD FROM CHERYL

Debt freedom should make your life more stable, not less stable.

What Can You Really Afford?

Now we get to the part that matters most.

Not what you wish you could pay. Not what sounds impressive. Not what someone online says you should be paying.

What can you realistically afford?

My monthly income \$ _____

My must-pay number \$ _____

What is left after the basics are covered? \$ _____

If that number is small, that is okay. If it is zero, that tells us something. If it is negative, that tells us something too. We are not forcing a payoff plan onto a situation that first needs stability.

I can realistically put this much extra toward debt each month:

My extra debt amount \$ _____

Maybe it is \$25. Maybe it is \$100. Maybe it is \$500. The number is not the point. The point is that it is real.

A WORD FROM CHERYL

You do not need an impressive number. You need an honest number.

Can We Find a Little More Breathing Room?

Let's look for money that may already be slipping away - not by making your life miserable, but by noticing what you are paying for without really caring about it.

- | | |
|--|---|
| ☐ A subscription I forgot about | ☐ A streaming service I barely use |
| ☐ Delivery fees | ☐ Convenience spending |
| ☐ Frequent takeout | ☐ Bank fees |
| ☐ An old membership | ☐ Impulse purchases |
| ☐ Something else | |

I think I can redirect each month

\$ _____

And What Are You Choosing to Keep?

Debt freedom is not supposed to mean cutting every single thing that brings joy or meaning to your life. So choose something you value.

Maybe it is a family tradition. Maybe it is your hair appointment. Maybe it is church giving. Maybe it is one dinner out. Maybe it is something for your grandchildren.

One thing I am choosing to keep is:

Why it matters to me:

A WORD FROM CHERYL

The goal is not to strip all the joy out of your life. The goal is to stop spending on what does not matter so you can make room for what does.

Now Let's Talk About the Call You May Be Avoiding

Sometimes the hardest part of debt is not the payment. It is the phone call.

You may be worried about what the creditor will say. You may not know what to ask. You may be afraid they will judge you, pressure you, or tell you there is nothing they can do.

So let's make this easier. You do not have to have the perfect words. You just need to start the conversation.

Before You Call

- ☐ Your account number
- ☐ Your most recent statement
- ☐ Your current balance
- ☐ Your current minimum payment
- ☐ The amount past due, if any
- ☐ A realistic idea of what you can afford
- ☐ Something to take notes with

Write down names, dates, reference numbers, and what was offered. Do not rely on memory.

What Are You Calling About?

- | | |
|--|--|
| ☐ A lower monthly payment | ☐ A different due date |
| ☐ A hardship arrangement | ☐ A temporary payment reduction |
| ☐ A lower interest rate | ☐ Late-fee relief |
| ☐ A payment plan | ☐ Help bringing the account current |
| ☐ Information about available options | ☐ Something else |

What would help you most right now?

A WORD FROM CHERYL

You are not calling to beg. You are calling to ask questions and understand your options.

Here's What You Can Say

You can keep it simple.

TRY THIS

“Hello, I’m calling because I’m having difficulty with my current payment, but I want to address the account. I’d like to know what options may be available to help me stay current or get back on track.”

Then listen. You do not have to fill every silence. You do not have to explain your entire life story. You are simply trying to understand what options are available.

Questions Worth Asking

- Do you offer a hardship program?
- Is a temporary lower payment available?
- Can my interest rate be reduced?
- Can my due date be changed?
- Can late fees be waived?
- Is there a payment plan?
- If I am behind, what amount would bring the account current?
- Are there any short-term relief options?
- How will this arrangement affect my account?
- Will this change how the account is reported?
- Can you send the agreement to me in writing?

If you do not understand an answer, say so. You can ask, “Can you explain that in simpler terms?” or “Can you walk me through exactly what that would mean for my payment?”

Before You Agree to Anything

Do not agree to a payment just because you feel pressured.

Ask yourself: Can I actually afford this?

If the answer is no, say so.

YOU CAN SAY

“I want to make an arrangement I can keep. That amount is more than I can realistically afford. Are there any other options?”

That is better than agreeing to something today and missing it next week.

A WORD FROM CHERYL

Do not agree to a payment you already know you cannot afford.

What If the First Call Doesn't Help?

Do not assume one “no” means there are no options. Sometimes the first representative may not know about every program. Sometimes another department handles hardship requests.

You can politely ask: “Is there another department or hardship team I should speak with?”

The goal is not to argue. The goal is to understand what is available and make the best decision you can with the information you have.

And If You Feel Nervous...

That is okay. Make the call anyway. You do not have to feel confident before you act. Sometimes confidence shows up after you have done the hard thing once.

A WORD FROM CHERYL

Making the call is progress, even before the balance changes.

After the Call, Write Down What Happened

Give yourself two minutes to capture the details while the conversation is fresh. You may be glad you have this later.

Creditor:

Phone number:

Date / time:

Representative:

Reference or confirmation number:

What I asked about:

What they offered:

Payment amount discussed

\$ _____

Next due date:

Follow-up date:

Did I receive the agreement in writing? ☐ Yes ☐ No ☐ Not yet

A WORD FROM CHERYL

Keep your notes. Good records can save you from trying to remember who said what and when.

Okay... Which Debt Are We Tackling First?

You have looked at the numbers. You have figured out what needs attention. You have protected the basics. You have prepared for the calls that may need to happen.

Now we are ready to choose where your extra money will go.

And no, you do not need to pay everybody off at once. We are choosing one place to begin.

Two Simple Ways to Start

THE SNOWBALL Start with the smallest balance. Why people like it: You may get a win faster, and seeing one debt disappear can build momentum.	THE AVALANCHE Start with the highest interest rate. Why people like it: It can reduce the amount of interest you pay over time.
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What do you need most right now?

- ☐ A quick win to build momentum
- ☐ A strategy focused on reducing interest costs
- ☐ I am not sure yet

A WORD FROM CHERYL

The best strategy is not the one that sounds smartest. It is the one you will actually follow.

My First Win

Now choose one debt. Not the whole list. Just one.

The debt I am starting with is:

Current balance \$ _____

Minimum payment \$ _____

Extra amount I can add \$ _____

My new planned monthly payment \$ _____

Maybe your extra amount is small. That still counts. What matters is that you have chosen a direction.

Why This Debt?

- | | |
|--|---|
| ☐ It is my smallest balance | ☐ It has the highest interest rate |
| ☐ It is the debt causing me the most stress | ☐ It is past due |
| ☐ Paying it off would free up money for the next debt | ☐ Another reason |

I chose this debt because:

A WORD FROM CHERYL

One debt. One payment. One win at a time.

What Happens After This One Is Gone?

When the first debt is paid off, you do not lose that payment. You take the money you were sending there and roll it into the next debt. Then you keep going.

One debt. Then the next. Then the next.

My Payoff Path

1.

2.

3.

4.

5.

6.

You do not have to know every future detail today. This is simply your current path. You can adjust it if life changes.

What Would This First Win Mean to You?

When this debt is paid off, I think I will feel:

The payment I free up will help me:

Do not let a slow month convince you that the plan is not working. Some months you may pay extra. Some months you may only make the minimum. Some months life may require you to pause.

A WORD FROM CHERYL

Progress is not always fast. It is still progress.

Let's Make the Next Month Simple

You do not need a complicated plan for the next six months. You just need to know what to do next.

Week 1 — Face It

This week, your job is to get clear.

- ☐ Open the bills you have been avoiding
- ☐ Check every debt balance
- ☐ Confirm minimum payments
- ☐ Write down due dates
- ☐ Identify anything urgent

That is enough. You are not trying to fix everything this week. You are simply making sure nothing is hiding from you anymore.

A WORD FROM CHERYL

Clarity may feel uncomfortable at first, but confusion costs more.

Week 2 — Protect It

- ☐ Cover housing, food, utilities, transportation, insurance, and medical needs
- ☐ Make required minimum payments
- ☐ Reduce one expense that is not helping you
- ☐ Start or protect a small emergency cushion
- ☐ Avoid adding unnecessary new debt

A WORD FROM CHERYL

We are not building a plan that only works on your best month. We are building one you can live with.

Keep the Conversation Going

Week 3 — Speak Up

If there is a creditor you need to call, this is the week. Use the script. Ask the questions. Take notes. Do not rush into an agreement you cannot afford.

- ☐ Call the creditors who need attention
- ☐ Ask about hardship or payment options
- ☐ Write down what was offered
- ☐ Ask for agreements in writing
- ☐ Follow up if needed

A WORD FROM CHERYL

Sometimes the next step is not another payment. Sometimes it is a conversation.

Week 4 — Move Forward

- ☐ Make your planned extra payment
- ☐ Check your new balance
- ☐ Look at what changed this month
- ☐ Decide what you will repeat next month
- ☐ Celebrate the fact that you followed through

Yes, celebrate. Just maybe not with a new credit card purchase. 😊

My next payment will be _____ \$ _____

It will go toward:

My goal for next month is:

This Is a Detour, Not the End

Because life will happen. The car will need something. A medical bill may show up. An appliance may quit. Hours at work may change. Family may need help.

You may have a month where the plan simply does not go the way you expected. That does not mean you failed. It means the plan needs to adjust.

If Something Unexpected Happens...

1. Protect the essentials.

Make sure housing, food, utilities, transportation, insurance, and necessary medical needs are handled.

2. Look at what can temporarily change.

Maybe your extra debt payment needs to pause. Maybe you need to call a creditor. Maybe you need to use part of your emergency cushion. Maybe the next month simply needs to look different.

What happened?

What needs my attention first?

What can wait for now?

My next best step is:

A WORD FROM CHERYL

A changed plan is still a plan.

Progress Is Easier to Believe When You Can See It

Give yourself a simple way to watch the numbers move. Do not wait until the balance is gone to feel proud. Notice the movement.

My starting debt \$ _____

My goal \$ _____

Each step on my tracker represents \$ _____

Shade or mark one box each time you pay down that amount.

I	2	3	4	5
6	7	8	9	10
11	12	13	14	15
16	17	18	19	20

\$50 matters. \$100 matters. One paid-off card matters. One month without adding new debt matters.

A WORD FROM CHERYL

Do not overlook small wins while waiting for the big one.

Let’s See What Changed

Thirty days ago, you may have been avoiding the numbers. Now you know them. You may not have known which debt to tackle first. Now you have a plan. You may have been afraid to make a creditor call. Now you know what to say.

That matters.

I started with this much debt \$ _____

My debt today is \$ _____

I paid toward debt \$ _____

I reduced or redirected each month \$ _____

I added to my emergency cushion \$ _____

One thing I did this month that I am proud of:

One thing I understand now that I did not understand before:

My next move is:

A Note From Cheryl

You may not be debt-free yet.

That is okay.

This was never about changing everything overnight. It was about changing direction.

You know what you owe. You know what your household needs. You know what you can realistically afford. You know what questions to ask. You know where your first extra payment is going.

And most importantly, you are no longer avoiding what needs your attention.

LOOK HOW FAR YOU HAVE COME

That is a turnaround.

There may be months when you move quickly. There may be months when progress feels slow. There may even be months when simply staying current is the win. Keep going anyway.

The goal is not only to owe less. The goal is to create more room in your life.

Room to breathe.

Room to save.

Room to give.

Room to dream.

Room to make choices with less pressure and more purpose.

This is your money turnaround. And it has already begun.

— Cheryl

Live well. Write your story. Build your future.

Helpful Resources + A Quick Note

You do not have to figure everything out alone. When you need reliable consumer information, start with trusted, official sources.

Helpful places to begin

Consumer Financial Protection Bureau (CFPB) — consumerfinance.gov

AnnualCreditReport.com — the federally authorized site for free credit reports

Federal Trade Commission (FTC) — consumer.ftc.gov

IRS — irs.gov, for federal tax information and payment options

If you receive a lawsuit, garnishment notice, foreclosure notice, repossession warning, or another legal notice, consider getting qualified legal help promptly. Deadlines can matter.

Educational Disclaimer

My Money Turnaround is an educational resource designed to help you organize your financial information, think through your options, and prepare for conversations about debt. It is not individualized financial, legal, tax, credit-repair, or investment advice.

Every financial situation is different. Creditor programs, account terms, reporting practices, and eligibility requirements may vary. Before agreeing to any arrangement, make sure you understand the terms and that the payment fits your actual budget. For advice about your specific circumstances, consider consulting an appropriately qualified professional.

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