

Debt and Loan Inventory

Private educational planning worksheet

Organize balances, rates, payments, terms, collateral, guarantees, promotional periods, and document locations without recording full account numbers.

Privacy warning: Use a nickname or last four digits only. Do not record a full account number, login, password, security code, Social Security number, or payment-card number.

Consumer debt inventory

Nickname	Debt type	Balance	Rate / APR	Required payment	Due date	Fixed / variable	Secured?

Loan terms and special features

Nickname	Remaining term	Maturity date	Balloon?	Promo end date	Collateral	Cosigner / guarantor?	Prepayment question

Comparison and review

Planning item	Response
Total listed balances	
Total required monthly payments	
Highest stated rate	
Variable-rate debts	
Promotional rates ending soon	
Balloon or maturity dates	
Debts with collateral	
Debts with a cosigner or guarantee	
Statements or agreements requiring review	

Notes

- Note 1:
- Note 2:
- Note 3:
- Note 4:
- Note 5:

Questions before changing a debt

Review question	Notes
What is the current payoff amount?	
Is the rate fixed or variable?	
Which fees apply?	
Would a lower payment extend repayment?	
Is collateral changing?	
Is a personal guarantee involved?	
Does a promotional rate expire?	
Are there tax, legal, credit-reporting, or benefit consequences?	
Does the new agreement replace or add debt?	
Is the request or lender independently verified?	

Related HonorVale Group resources

- [Debt-Payoff Calculator](#)
- [Loan Comparison Calculator](#)
- [APR, Minimum Payments, and Amortization](#)
- [Consolidation, Balance Transfers, and Refinancing](#)
- [Debt-Relief and Advance-Fee Scams](#)

Topic notice: This inventory does not verify balances, calculate payoff amounts, interpret contracts, rank repayment priorities, recommend consolidation or refinancing, or determine legal obligations.

General education only. This worksheet helps organize information and questions. It does not verify entries, interpret documents, determine legal rights or obligations, calculate taxes, recommend products or strategies, establish suitability, predict approval, or replace qualified financial, insurance, investment, credit, tax, accounting, legal, benefits, lending, or business guidance. Review controlling documents and current official information before acting.