DAVE STANTON
THE MONEY DAD

SHAME-FREE DEBT PLAN: COUPLES CHECKLIST

PARTNERS IN PROGRESS, NOT BLAME

1. DEBT INVENTORY

Debt Type	Balance	Int %	Min Pay
Total:	$		$

2. WEEKLY MONEY MEETING

- [ ] Review spending this week
- [ ] Check debt balances
- [ ] Celebrate wins (no matter how small)
- [ ] Plan next week's budget
- [ ] Set one shared goal

> 💡 ***Tip:*** *Keep it to 15 minutes. Pick the same time each week. Bring snacks!*

3. STRATEGY DECISION GUIDE

SNOWBALL METHOD

- **Focus:** Pay smallest debt first
- **Psychology:** Quick wins = motivation
- **Best if:** You need to see immediate progress to keep going.

AVALANCHE METHOD

- **Focus:** Pay highest interest rate first
- **Math:** Saves most money long-term
- **Best if:** You are motivated by efficiency and math.

ACTION: Choose ONE method and stick with it for 3 months.

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