

# MANIFEST

*Your*

# BREAKTHROUGH

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A VISIONARY GUIDE TO GRACE,  
ABUNDANCE & FAVOR



WRITTEN BY  
**SHANNON JACKSON**  
THE PEOPLE'S NURSE

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# Manifest Your Breakthrough

A Visionary Guide to Grace, Abundance, and Favor

## Debt Resolution Worksheet

This worksheet is designed to help you create a clear plan for tackling your debts. By prioritizing payments and choosing a strategy like the Snowball or Avalanche method, you can reduce financial stress and take control of your financial future.

### Step 1: List Your Debts

Write down all your debts, including the balance, interest rate, and minimum monthly payment. Use this as a starting point to evaluate your financial picture.

Debt Name: \_\_\_\_\_ Balance: \_\_\_\_\_

Interest Rate: \_\_\_\_\_ Minimum Payment: \_\_\_\_\_

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Debt Name: \_\_\_\_\_ Balance: \_\_\_\_\_

Interest Rate: \_\_\_\_\_ Minimum Payment: \_\_\_\_\_

## Step 2: Choose a Payment Strategy

Select a method to pay off your debts:

1. **Snowball Method**: Focus on paying off the smallest debts first to build momentum
2. **Avalanche Method**: Focus on paying off debts with the highest interest rates to save money in the long term.

Decide which approach works best for your situation and goals.

## Step 3: Create Your Action Plan

For each debt, outline the steps you will take to pay it off. Include timelines, extra payments, and any adjustments to your budget that will help you succeed.

Debt 1 Action Plan: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Debt 2 Action Plan: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Debt 2 Action Plan: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Final Thought

Every step you take toward reducing your debt brings you closer to financial freedom. Celebrate your progress, no matter how small, and stay committed to your journey. Remember, taking control of your finances is a powerful step toward living your life without limits.