

# Debt Inventory Worksheet

## The Debt Code – Free Companion Resource

### Debt Inventory Worksheet

List every account below. Don't skip any. The truth is the only thing you can work with.

Pull information from statements, credit reports, and collector letters. If you don't know something, leave it blank and mark it for research.

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#### Account 1

- **Creditor or Collector:** \_\_\_\_\_
- **Original Creditor** (if different): \_\_\_\_\_
- **Account Type:** \_\_\_\_\_
- **Current Balance:** \_\_\_\_\_
- **APR:** \_\_\_\_\_
- **Minimum Payment:** \_\_\_\_\_
- **Last Payment Date:** \_\_\_\_\_
- **Months Past Due:** \_\_\_\_\_
- **Status:** Current / Delinquent / Charged Off / In Collections / Legal
- **SOL in Your State:** \_\_\_\_\_ years
- **SOL Expiration Date:** \_\_\_\_\_

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#### Account 2

- **Creditor or Collector:** \_\_\_\_\_
- **Original Creditor** (if different): \_\_\_\_\_
- **Account Type:** \_\_\_\_\_
- **Current Balance:** \_\_\_\_\_
- **APR:** \_\_\_\_\_
- **Minimum Payment:** \_\_\_\_\_
- **Last Payment Date:** \_\_\_\_\_
- **Months Past Due:** \_\_\_\_\_
- **Status:** Current / Delinquent / Charged Off / In Collections / Legal
- **SOL in Your State:** \_\_\_\_\_ years
- **SOL Expiration Date:** \_\_\_\_\_

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#### Account 3

- **Creditor or Collector:** \_\_\_\_\_
- **Original Creditor** (if different): \_\_\_\_\_
- **Account Type:** \_\_\_\_\_

- **Current Balance:** \_\_\_\_\_
  - **APR:** \_\_\_\_\_
  - **Minimum Payment:** \_\_\_\_\_
  - **Last Payment Date:** \_\_\_\_\_
  - **Months Past Due:** \_\_\_\_\_
  - **Status:** Current / Delinquent / Charged Off / In Collections / Legal
  - **SOL in Your State:** \_\_\_\_\_ years
  - **SOL Expiration Date:** \_\_\_\_\_
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#### Account 4

- **Creditor or Collector:** \_\_\_\_\_
  - **Original Creditor (if different):** \_\_\_\_\_
  - **Account Type:** \_\_\_\_\_
  - **Current Balance:** \_\_\_\_\_
  - **APR:** \_\_\_\_\_
  - **Minimum Payment:** \_\_\_\_\_
  - **Last Payment Date:** \_\_\_\_\_
  - **Months Past Due:** \_\_\_\_\_
  - **Status:** Current / Delinquent / Charged Off / In Collections / Legal
  - **SOL in Your State:** \_\_\_\_\_ years
  - **SOL Expiration Date:** \_\_\_\_\_
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#### Account 5

- **Creditor or Collector:** \_\_\_\_\_
  - **Original Creditor (if different):** \_\_\_\_\_
  - **Account Type:** \_\_\_\_\_
  - **Current Balance:** \_\_\_\_\_
  - **APR:** \_\_\_\_\_
  - **Minimum Payment:** \_\_\_\_\_
  - **Last Payment Date:** \_\_\_\_\_
  - **Months Past Due:** \_\_\_\_\_
  - **Status:** Current / Delinquent / Charged Off / In Collections / Legal
  - **SOL in Your State:** \_\_\_\_\_ years
  - **SOL Expiration Date:** \_\_\_\_\_
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**Total Balance Across All Accounts:** \_\_\_\_\_

#### Next Steps

1. Sort accounts by lifecycle stage – this determines your options for each one
2. Check your state’s statute of limitations at [thedebtcode.com/resources](http://thedebtcode.com/resources)
3. Identify which accounts are in the Settlement Sweet Spot (6-18 months past due)

4. Follow the remaining moves in Chapter 6

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*Free companion resource from The Debt Code by Jacob Tress. [thedebtcode.com/resources](http://thedebtcode.com/resources)*