

# Reentry debt log

This tool gives you a clearer picture of your debt.

If you have been involved with the criminal justice system, you may have criminal justice debt. The consequences of not paying this debt may affect your terms of supervision or create a risk of reincarceration, so it's important to find out which debts would have the worst consequences if you couldn't pay them. Identifying and tracking criminal justice debt, along with other debt, can help you prioritize debt payments.

## What to do

- **Write down to whom you owe the debt, how much is owed in total, and how much you can afford to pay.**
- **For each debt list the potential consequences of delaying payment.**
- **You can check your state's law or resources to find out if there are protections you may have regarding the criminal debt.**

## A step further

After you've taken stock of what debts you have and the consequences of delaying their payment, complete the tool "Lowering your debt" to explore some strategies to help you manage your debt.

For a state-by-state list of legal aid offices, which may offer resources or assistance with criminal debt issues, visit <https://www.consumerfinance.gov/ask-cfpb/how-do-i-find-an-attorney-in-my-state-en-1549/>

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/companion-guides/>












# Track your debts and how much you owe with this **Reentry debt log**

1. This tool will give you a clearer picture of your debt. Write down to whom you owe the debt, how much is owed in total, and how much you can afford to pay.
2. Then list the potential consequences of delaying payment.
3. If you have criminal debts make sure you understand the consequences of not paying them.

**Remember, a bill isn't always debt.**  
For instance, your phone bill isn't debt, but any past due amount is debt.

Common debt types to help you brainstorm:

								
Auto loan	Back child support	Credit card debt	Friends and family	Medical debt	Mortgage or past-due rent	Justice system debt such as fees and fines	Payday loan	Student loan

To whom do you owe the debt?	Total amount left to pay	Weekly or Monthly payment	Code (A-I)	Consider the consequences of not paying each type of debt
	\$	\$		<b>A.</b> Reincarceration <b>B.</b> Repossession (of something you own) <b>C.</b> Loss of driver's license <b>D.</b> Loss of housing <b>E.</b> Garnishment (a portion of your paycheck or money in an account is taken to pay what you owe) <b>F.</b> Loss of service (utilities cut off or loss of cell phone service) <b>G.</b> Lawsuit or other collection effort from a creditor or debt collector <b>H.</b> Negative report to credit reporting company <b>I.</b> Other
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		

**Total weekly (or monthly) payment**