

# Dealing with debt

## What's included:

- *Reentry Tool: Tracking your debt worksheet*
- *Reentry Tool: Ways to help with your debt checklist*

## What to do:

Justice-involved individuals may have criminal justice debt. Many individuals may not know what those debts are or their significance. Identifying and tracking criminal justice debt, along with other debt, can help clients prioritize their debt payments.

- Use *Reentry Tool: Tracking your debt worksheet* to help your client create a list of debts and identify the potential consequences of not paying.
- Use *Reentry Tool: Ways to help with your debt checklist* to help your client understand the options they have in addressing their debt.
- Reference *Your Money, Your Goals* toolkit, *Module 6: Dealing with debt* to see if there are other relevant debt management tools.

## What to say:

"If you can afford to pay all your debts, you should. If you can't pay them all now, after you list the debts, you may want to prioritize them based on the consequences of not paying the debt. For example, you may want to prioritize those debts that could contribute to your reincarceration if you do not pay or could result in the loss of your car or driver's license.

If you have been involved with the criminal justice system, it's possible you have court ordered criminal justice debt. If you do not know whether you owe fees, fines, or restitution, contact the court(s) and/or ask your lawyer or probation officer. The consequences of not paying this debt may be a change in your terms of supervision or reincarceration so it is important to find out."

To access a dynamic and fillable version of this tool, visit: [www.consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides](http://www.consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides).



# Tracking your debt worksheet

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. Then check off the potential consequences of delaying payment.

To whom do you owe the debt?	How much do you owe in total?	How much can you afford to pay?	What could happen if you do not pay off the debt?
		<div style="border: 1px dashed black; padding: 5px; display: inline-block;">\$</div>  Weekly Monthly	Reincarceration Repossession (of something you own) Loss of driver's license Loss of housing Garnishment (a portion of your paycheck or money in an account is taken to pay what you owe) Loss of service (utilities cut off or loss of cell phone service) Lawsuit or other collection effort from a creditor or debt collector Negative report to credit reporting company Other
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