



# Your First 30 Days

## A Debt Payoff Kickstart Guide

A week-by-week plan to stop feeling overwhelmed and start making real progress on your debt.

### **What's inside:**

- Week 1: Face your numbers (without judgment)
- Week 2: Find money you didn't know you had
- Week 3: Build your payoff plan
- Week 4: Execute and build momentum

Plus: A simple checklist you can print and check off as you go.

[goalpostfinance.com](https://goalpostfinance.com)  
[sam@goalpostfinance.com](mailto:sam@goalpostfinance.com)

## Before You Start

This guide isn't about perfection. It's about progress.

You don't need to do everything perfectly. You don't need to have all the answers. You just need to take one step at a time, one week at a time.

Most people stay stuck in debt because they avoid looking at the numbers. The anxiety of not knowing feels safer than the discomfort of facing reality. But here's the truth: once you see your numbers clearly, the anxiety actually goes down. You stop imagining worst-case scenarios and start seeing a path forward.

That's what this 30-day kickstart is designed to do—get you from "I don't want to think about it" to "I have a plan and I'm working it."

Let's go.

## Week 1: Face Your Numbers

The goal this week is simple: know exactly what you're dealing with.

### Day 1-2: List Every Debt

Get a piece of paper or open a spreadsheet. Write down every debt you have:

- Credit cards (each one separately)
- Car loans
- Student loans
- Personal loans
- Medical debt
- Money owed to family/friends
- Anything else

For each debt, write down: the total balance, the interest rate (APR), and the minimum monthly payment.

### Day 3-4: Calculate Your Total Interest

Here's the number most people never calculate: how much you're paying in interest each year.

For each debt, multiply the balance by the interest rate. Example: \$10,000 at 22% = \$2,200/year in interest. That's \$183/month that isn't reducing your balance—just paying the bank.

- Calculate annual interest for each debt
- Add them up for your total annual interest cost

This number might be uncomfortable. That's okay. Knowing it is the first step to changing it.

### Day 5-7: Find Your Debt-Free Date

Use a debt payoff calculator (like the free one at [goalpostfinance.com/calculators](https://goalpostfinance.com/calculators)) to see how long it will take to pay off your debt at your current payment rate.

- Calculate your debt-free date with current payments
- Write it down somewhere you'll see it

## Week 2: Find the Money

Now that you know what you're dealing with, let's find money to throw at it.

### Day 8-10: Track Your Spending

Look at your last 30 days of spending. Bank statements, credit card statements—all of it. Categorize everything:

- Housing (rent/mortgage, utilities)
- Transportation (car payment, gas, insurance)
- Food (groceries AND eating out—separate these)
- Subscriptions (streaming, apps, memberships)
- Shopping (clothes, Amazon, etc.)
- Everything else

### Day 11-12: Identify the Leaks

Look for spending that doesn't match your priorities. Common culprits:

- Subscriptions you forgot about
- Eating out more than you realized
- Small purchases that add up (\$5 here, \$10 there)
- "Convenience" spending (delivery fees, rush shipping)
  - List 3-5 areas where you can reduce spending
  - Calculate how much you can redirect to debt each month

### Day 13-14: Set Your Debt Payment Amount

Based on what you found, decide how much extra you can put toward debt each month beyond the minimums. Even \$50-100 extra makes a real difference over time.

- Set your monthly debt payment target: \$\_\_\_\_\_

## Week 3: Build Your Plan

You know your debts. You've found extra money. Now let's build the payoff strategy.

### Day 15-17: Choose Your Method

Two main approaches:

**Avalanche Method:** Pay minimums on everything, put all extra money toward the highest-interest debt first. Mathematically optimal—saves the most money.

**Snowball Method:** Pay minimums on everything, put all extra money toward the smallest balance first. Psychologically motivating—you see debts disappear faster.

My recommendation: If your highest-interest debt is also one of your smaller balances, you get the best of both worlds. If not, avalanche usually wins—but pick the one you'll actually stick with.

- Choose your payoff method: Avalanche / Snowball
- Order your debts according to your chosen method

### Day 18-19: Set Your First Target

What's the first debt you're going to eliminate? Write it down:

- Target debt: \_\_\_\_\_
- Current balance: \$\_\_\_\_\_
- Target payoff date: \_\_\_\_\_

### Day 20-21: Build Your Emergency Buffer

Before going all-in on debt, make sure you have at least \$500-1,000 set aside for emergencies. This prevents a flat tire or medical bill from derailing your plan.

- Emergency fund target: \$\_\_\_\_\_
- If you don't have this yet, pause extra debt payments until you do

## Week 4: Execute

Plans are worthless without execution. This week, you start building the habit.

### Day 22-24: Make Your First Extra Payment

Don't wait until the end of the month. Make an extra payment now—even if it's small. Action creates momentum.

- Made first extra payment of \$\_\_\_\_\_ toward \_\_\_\_\_

### Day 25-26: Automate What You Can

Set up automatic payments so you don't have to rely on willpower every month:

- Minimum payments on autopay (avoid late fees)
- Extra payment amount scheduled (if your lender allows)
- Savings contribution automated

### Day 27-28: Create Your Check-In Ritual

Pick a regular time to review your progress. I recommend every two weeks, tied to your paycheck. During each check-in:

- Update your debt balances
- Review spending from the past two weeks
- Decide exactly where your next paycheck goes
- Celebrate progress (even small wins count)

- Scheduled recurring check-in: Every \_\_\_\_\_ at \_\_\_\_\_

### Day 29-30: Reflect and Adjust

You've spent a month building the foundation. Take a moment to reflect:

- What worked well this month?
- What was harder than expected?
- What will you do differently next month?



## What's Next

You've done more in 30 days than most people do in a year. You've faced your numbers, found extra money, built a plan, and started executing.

The hard part isn't knowing what to do—it's doing it consistently for the next 12, 18, 24 months. That's where most people get stuck.

If you want help staying on track, that's what I do.

## About Goalpost Finance

I'm Sam Krupit, a financial coach based in Florida. I help people pay off debt through 1-on-1 virtual coaching. No judgment, no shame—just a real plan and someone in your corner to help you stick to it.

My clients have paid off over \$1 million in debt combined. Some in 8 months, some in 3 years. Everyone's situation is different, but the approach is the same: clear goals, consistent action, and accountability.

## Ready to Talk?

Book a free 30-minute call. We'll look at your situation together and I'll tell you honestly whether I can help.

**BOOK A FREE CALL**

[goalpostfinance.com/contact](https://goalpostfinance.com/contact)

[sam@goalpostfinance.com](mailto:sam@goalpostfinance.com)

*Your debt-free future starts with a plan and a partner.*