FREE QUICK-START GUIDE

YOUR FIRST 30 DAYS

DEBT FREEDOM STARTS HERE.

A step-by-step plan to see every dollar, stop the leaks, and pay off debt for good. Built by a certified financial coach. Powered by the AI tools you already have.

7-STEP PLAN | AI MONEY COACH PROMPTS | 90-DAY TRACKER

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01 / WELCOME

You don't have a money problem. You have a plan problem.

Most people in debt aren't bad with money. They've never had a clear system. This guide is short on purpose: I want you **doing**, not reading. In 30 minutes you'll know what you owe, where your money goes, and which debt you're attacking first.

> *We have tried just about everything to get our finances figured out... Josh is the first person to actually help us make a difference.*
>
> — THE BYBEE FAMILY · FINANCIAL COACHING CLIENT

WHAT YOU GET

- **01** The 7-Step Debt Freedom System
- **02** Copy-and-paste AI Money Coach prompts
- **03** Word-for-word creditor call scripts
- **04** A 90-day checklist and progress tracker
- **05** Links to every free tool you need
- **06** Direct access to a certified coach

I'VE BEEN WHERE YOU ARE

A business partner left me holding **$90,000 in debt**. My wife and I paid off every dollar in **3.5 years** using the same principles in this guide. No magic number, no shortcuts. Just a plan we followed every month.

I won't promise you a credit score in 90 days. I will promise this: follow these steps and you'll know your debt-free date, have a budget that works, and give every dollar a job.

— Josh Doutre, Certified Financial Coach

The 7-Step Debt Freedom System

Do them in order. Skipping ahead is how people end up back in debt six months later.

01

GET CURRENT

List every debt, bill, and income source on one page. No hiding, no guessing.

02

BUILD A STARTER CUSHION

Save $1,000 first so the next flat tire doesn't land on a credit card.

03

ZERO-BASED BUDGET

Give every dollar a job before the month starts. Income minus outgo equals zero.

04

DEBT SNOWBALL

Minimums on everything. Every extra dollar to the smallest balance. Roll each payment forward.

05

PLUG THE LEAKS

Cut forgotten subscriptions, fees, and autopilot spending. Redirect it all to Step 4.

06

FULL EMERGENCY FUND

Once consumer debt is gone, build 3–6 months of expenses. This is what keeps you out for good.

07

GOALS + BENEFITS

Capture your employer match, HSA, and insurance value. Set the next goal and fund it on purpose.

DAYS 1–7
Steps 1–3. Get current, start the cushion, build the budget.

DAYS 8–30
Step 4 begins. First extra payment hits your smallest debt.

DAYS 31–90
Snowball rolls. Leaks plugged. Momentum builds.

03 / STEP 1

Get Current: See Every Dollar

You can't beat what you won't look at. Pull your free credit report so nothing is hiding — every card, loan, and collection account in one place.

PULL YOUR FREE CREDIT REPORT →

AnnualCreditReport.com — the free, federally authorized source. No credit card, no trial.

WHAT TO DO

1. Pull all three bureaus. Flag anything that isn't yours or is wrong.
2. Grab your last 2 months of bank and card statements.
3. Enter every debt in the Debt Freedom Toolkit: creditor, balance, minimum, rate.
4. Enter your monthly take-home pay. Now you have the full picture.

04 / STEP 2

Find Your Debt-Free Date

A date turns "someday" into a deadline. Plug your debts into the free calculator and see when you're done — then see how much sooner an extra $100 a month gets you there.

OPEN THE FREE DEBT-FREE DATE CALCULATOR →

Save $1,000 first

Open a separate savings account. Automate a transfer every payday until it hits $1,000. Then attack debt.

Write the date down

Your debt-free date: _____ Put it on the fridge. Tell someone.

05 / STEPS 3–5

Your AI Money Coach Prompts

Works in ChatGPT, Claude, or Gemini — free versions are fine. Copy a prompt, paste it in, fill in the brackets.

Protect yourself: before pasting statements, delete account numbers, your address, and your SSN. The AI only needs amounts and descriptions.

PROMPT #1 — THE ZERO-BASED BUDGET BUILDER

```
Act as a certified financial coach. My monthly take-home pay is [$]. Here are my bills and spending: [paste list]. Build me a zero-based budget where income minus expenses equals zero. Order it: food, utilities, shelter, transportation first, then minimum debt payments, then everything else. Flag any category that looks high and tell me exactly how many dollars I can free up for debt.
```

PROMPT #2 — THE DEBT SNOWBALL PLANNER

```
Here are my debts (creditor, balance, minimum payment, interest rate): [paste list]. I can put an extra [$] per month toward debt. Lay out a debt snowball: smallest balance first, minimums on the rest, rolling each paid-off payment into the next. Give me a month-by-month table and the month each debt hits zero.
```

PROMPT #3 — THE MONEY LEAK FINDER

```
Here are my last 60 days of transactions (account numbers removed): [paste]. Group them by category. Find subscriptions, repeat fees, and small charges that add up. Rank the top 10 leaks by monthly cost and tell me which to cancel, cut, or keep.
```

PROMPT #4 — THE CREDITOR CALL PREP

```
I owe [creditor] [$] at [rate]%. I have paid on time for [months]. Write me a short, polite phone script to ask for a lower interest rate or a hardship plan. Include what to say if the first answer is no, and 3 questions I should ask before agreeing to anything.
```

STUCK HERE? You and your spouse can't agree on the budget? That's where a lot of plans die. **Book a free Plan Review →**

Know Who to Call — and What to Say

SITUATION	CONTACT	YOUR MOVE
A mistake on your credit report	The credit bureau (free online dispute)	Dispute only what is truly wrong. Attach proof.
A new collection notice	The debt collector, in writing	Request validation within 30 days of their first notice.
High interest on a card you pay on time	The card issuer	Ask for a lower rate. Use Prompt #4.
You can't make a minimum payment	The creditor — before you miss	Ask for a hardship plan. Get terms in writing.
A collector is harassing you	consumerfinance.gov/complaint	File a CFPB complaint. Keep records of every call.

STUCK HERE? Collections and old debts are where one wrong move costs real money. Don't guess.
Book a free Plan Review →

WHAT NOT TO DO

- ✕ **Don't pay a credit repair company upfront.** Federal law bars them from charging before the work is done.
- ✕ **Don't dispute real debts as "not mine."** That's not a strategy. It's a false statement.
- ✕ **Don't stretch debt into a longer loan for a lower payment.** You pay more, for longer.
- ✕ **Don't cash out retirement to pay debt.** Taxes and penalties eat a big chunk of it.
- ✕ **Don't open new credit while you're paying down.** You can't dig out while you're still digging.
- ✕ **Don't pay an old collection blind.** In some states a payment restarts the clock. Get coached first.

07 / CHECKLIST

Your 90-Day Action Plan

WEEK 1 · SETUP

- [ ] Pull all 3 credit reports
- [ ] List every debt in the Toolkit
- [ ] Enter monthly take-home pay
- [ ] Find your debt-free date
- [ ] Open a separate savings account
- [ ] Run Prompt #1: build the budget

DAYS 8–30 · ATTACK

- [ ] Live on the budget all month
- [ ] Run Prompt #3: find the leaks
- [ ] Cancel at least 2 leaks
- [ ] Save the $1,000 starter fund
- [ ] Run Prompt #2: snowball order
- [ ] Send first extra payment

DAYS 31–90 · ROLL

- [ ] New budget before each month
- [ ] Make one rate-reduction call
- [ ] Pay off debt #1
- [ ] Roll that payment to debt #2
- [ ] Update the tracker every 30 days
- [ ] Book a check-in with your coach

YOUR PROGRESS TRACKER

Fill this in every 30 days. Watching the debt number drop keeps you going.

CHECKPOINT	TOTAL DEBT	EMERGENCY FUND	EXTRA PAID	DEBTS GONE
Start	$_____	$_____	$_____	____
Day 30	$_____	$_____	$_____	____
Day 60	$_____	$_____	$_____	____
Day 90	$_____	$_____	$_____	____
Day 120	$_____	$_____	$_____	____

DAY 30 SLUMP? Motivation drops right around now. Accountability is what gets people to Day 90. **Book a free Plan Review →**

08 / FAQ

Things You're About to Wonder

How fast will I be debt-free?

Your calculator gives you the honest answer. The bigger the gap between income and spending, the faster it goes.

Why smallest balance first, not highest rate?

Quick wins build momentum. Behavior beats math when you're the one who has to stick with it.

Is it safe to use AI with my money info?

Yes, if you strip account numbers and personal details first. Share amounts and descriptions only.

What if my income is irregular?

Budget on your lowest typical month. Anything above that goes straight to Step 4.

09 / WHAT'S NEXT

Don't do this alone.

A guide gets you started. A coach gets you finished. If you hit a wall, have a confusing letter, or just want someone in your corner, here's how to go further.

FREE · 30 MINUTES

Plan Review

Bring your Toolkit or tracker. We check your budget, confirm your snowball order, and pressure-test your debt-free date.

DO-IT-YOURSELF

Debt Freedom Toolkit

The Excel workbook that runs this whole plan. doutrefinancialcoaching.com/toolkit

1-ON-1 COACHING

Foundation for Families

Personal coaching and accountability until the plan is done.

BOOK YOUR FREE PLAN REVIEW →

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