

How will rising interest rates affect you?

Stress-test your household budget

LENDER	TYPE OF DEBT	OUTSTANDING BALANCE	MONTHLY PAYMENT TODAY	MONTHLY PAYMENT IF RATES RISE 1%	MONTHLY PAYMENT IF RATES RISE 2%	MONTHLY PAYMENT IF RATES RISE 3%
		+				
		+				
		+				
		+				
		+				
		+				
		+				
		+				
		+				
			x12	x12	x12	x12
	TOTAL	=	=	=	=	=

Calculate monthly payments at different interest rates using this calculator:
www.getsmarteraboutmoney.ca/calculators/pay-off-credit-cards-debt

What I plan to do to reduce my debt

To reduce expenses, I can:

Trim or eliminate these discretionary costs:

1. _____
2. _____
3. _____

Consolidate these debts at a lower rate:

1. _____
2. _____
3. _____

Defer these costs for now:

1. _____
2. _____
3. _____

Other:

1. _____
2. _____
3. _____



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