**Debt-Free Commitment Form**

As of \_\_\_\_\_\_\_\_\_ (date), I/we have $\_\_\_\_\_\_\_\_ of debt (include credit card debt, vehicle debt, student loan debt, personal loan debt, and any other form of debt, with the possible exception of mortgage debt—although feel free to include that if it’s part of your debt-free commitment).

We are committed to getting rid of this debt as soon as possible and then living debt-free (with the possible exception of a reasonable mortgage). That means we will take on no new debt and we will find the money within our cash flow plan to accelerate the pay-off of our debt.

**Our Signatures**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Our accountability and encouragement partners on our journey out of debt will be \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. They are committed to encouraging us on this journey out of debt, praying for us regularly, and checking in on our progress from time to time.

**Accountability/Encouragement Partner Signatures**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_