Put the whole debt picture on paper.

Priority bills and the consequences of non-payment come first. If essentials or required payments do not fit, seek free debt advice before choosing extra payments or replacement credit.

Review date

Affordable extra after essentials and reserves (£)

Debt / lender	Balance (£)	Rate / end date	Required payment (£)	Due date	Priority or special terms

Choose the next question

- [ ] Are urgent bills, arrears or an agreed debt arrangement involved?
- [ ] Have I checked promotion end dates and early-repayment charges?
- [ ] Will an extra payment leave room for a predictable upcoming cost?

For comparable debts, the avalanche targets the highest interest rate with extra payments; the snowball targets the smallest balance. Keep required payments on the others. Neither approach overrides priority debts or makes an unaffordable plan workable.

The next fact I need from a lender or debt adviser

Personal figures stay in your downloaded file. No bank connection. No submission to D2W.

Compare the full cost of moving debt.

Use personalised terms, settlement figures and actual payment dates. The lowest monthly payment is not always the lowest total cost. This worksheet does not assess eligibility or recommend a product.

Check	Current plan	0% transfer	Consolidation loan
Balance / settlement amount (£)			
Upfront or transfer fee (£)			
Interest rate and expiry date			
Monthly payment (£)			
Number of payments			
Final payment / final date			
Total paid including fees (£)			
Secured on a home?			
What remains unpaid afterwards?			

Fictional transfer: £3,000 + a 3% fee = £3,090. Across 18 payments that is about £171.67 each, assuming no interest or other charges. Fictional loan: £145 × 24 = £3,480. A smaller payment can cost more overall.

Amount that fits my plan each month (£)

Any gap between required and affordable (£)

How I will avoid rebuilding the balances that were cleared

Read alongside these guides

MoneyHelper: balance transfers and consolidation
https://www.moneyhelper.org.uk/en/everyday-money/credit/debt-consolidation-loans

Free debt advice finder
https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator