## Journal

Name:

| Date | Description | Debit <br> (You borrow or owe <br> more) | Credit <br> (You pay back or buy <br> them something) | Balance |
| :--- | :--- | :--- | :--- | :--- |
|  | Starting balance |  |  |  |
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## How to use this form to keep track of a debt that you're paying off.

Put the amount you owe into the balance column of the first row.
Every time you pay back the lender, or buy something for the lender, enter a new row, and put the total amount of money into the debit column. Then, subtract that from the balance, and put the new balance into the balance column.

Every time you borrow more money, enter it into the debit column. Then, add that to the total balance. (Your debt to them is increasing.)

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