Credit Card Repayment Reset Plan

This seven-step worksheet helps you replace a drifting minimum-payment habit with a fixed, evidence-based plan while avoiding the common mistake of continuing to spend on the same balance.

1. Freeze the balance

Remove the card from shopping apps and decide whether new spending must stop.

Your decision	Figure / action	Review date

2. Record the true starting point

Write down the balance, APR, minimum-payment rule, due date and any promotional rate expiry.

Your decision	Figure / action	Review date

3. Protect essentials

Choose a payment that leaves rent or mortgage, food, utilities, transport and care costs covered.

Your decision	Figure / action	Review date

4. Set a fixed payment

Use a fixed amount above the expected minimum so the payment does not fall as the balance falls.

Your decision	Figure / action	Review date

5. Automate the due date

Set the payment to leave before the due date and keep a small current-account buffer.

Your decision	Figure / action	Review date

6. Review expensive spending

Any new spending can undo progress. Track it separately and clear it within the month where possible.

Your decision	Figure / action	Review date

7. Review monthly

Record balance, interest charged and the next adjustment rather than relying on the app headline alone.

Your decision	Figure / action	Review date