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CHECKLIST

Ai for Personal Debt Management

Take control of your debt with AI tools

1. List all your debts including small ones to get accurate AI recommendations.
2. Sign up for an AI budgeting tool like YNAB AI or Monarch Money today.
3. Enable real-time payment alerts in your chosen AI debt management app.
4. Use an AI negotiation bot like Trim to request fee waivers automatically.
5. Opt into extra data programs to boost your credit score with Experian Boost.
6. Run AI credit score simulations to find your fastest payoff strategy.
7. Set up automated payments aligned with your AI tool's recommended plan.
8. Replace calendar reminders with AI-powered alerts tied to actual bank activity.
9. Review your AI-generated budget weekly to stay on track for 90 days.
10. Compare at least two AI debt tools before committing to one platform.
11. Track your savings monthly to maintain motivation and monitor AI effectiveness.
12. Commit to following your AI debt plan for minimum three months consistently.