Debt Reduction Plan

| Item | Amount Owed | Yearly Interest Rate | Minimum Monthly Payment* | Additional Payment 150 | Payment Plan and Pay-off Dates |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | 6 months | 9 months | 20 months | 28 months | 42 months |  |  |
| Circuit City | 850 | 18.0\% | 17 | 167 | Paid! |  |  |  |  |  |  |
| Doctor | 550 | 0.0\% | 11 | 11 | 178 | Paid! |  |  |  |  |  |
| Visa | 2,400 | 19.0\% | 48 | 48 | 48 | 226 | Paid! |  |  |  |  |
| Master | 2,369 | 16.9\% | 47 | 47 | 47 | 47 | 273 | Paid! |  |  |  |
| Auto | 12,500 | 6.9\% | 250 | 250 | 250 | 250 | 250 | 523 | Paid! |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| Total | 18,669 |  | 373 | 523 | 523 | 523 | 523 | 523 | 0 | 0 | 0 |

DIRECTIONS:
Enter values into yellow boxes.
Once all values are entered, pay-off dates will be correct.

## FYI:

Total Owed 18,669
Total Paid 22,505

NOTE:
Because payments do not evenly pay off balance, there is a portion of the standard payment leftover from the last payment. This partial payment can either be rolled into the next debt's payment or used to celebrate a paid-off debt!

