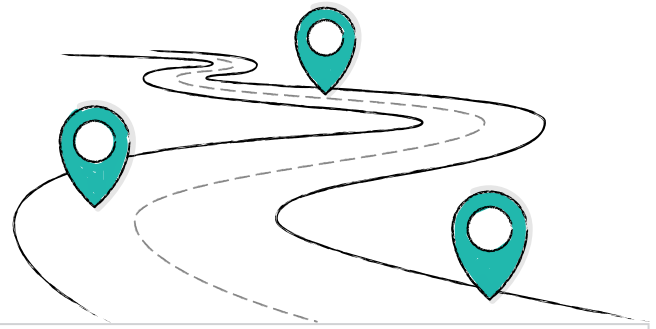


Your Roadmap To Getting Out Of Debt



Step 1: Get organized

Credit cards	Student loans	Mortgage
Card #1 Minimum payment: \$ _____ Interest rate: % _____ Total balance: \$ _____	Loan #1 Minimum payment: \$ _____ Interest rate: % _____ Total balance: \$ _____	Minimum payment: \$ _____ Interest rate: % _____ Total balance: \$ _____
Card #2 Minimum payment: \$ _____ Interest rate: % _____ Total balance: \$ _____	Loan #2 Minimum payment: \$ _____ Interest rate: % _____ Total balance: \$ _____	Auto loan Minimum payment: \$ _____ Interest rate: % _____ Total balance: \$ _____
Card #3 Minimum payment: \$ _____ Interest rate: % _____ Total balance: \$ _____	Loan #3 Minimum payment: \$ _____ Interest rate: % _____ Total balance: \$ _____	Other Minimum payment: \$ _____ Interest rate: % _____ Total balance: \$ _____

Step 2: Work out your budget

Figure out the total monthly amount you can pay toward all your debts:

\$ _____

Subtract for the total of all your minimum payments:

- \$ _____

Equals what you have left to make extra payments:

= \$ _____

Step 3: Pick a payment approach and make a plan!

Option A: Avalanche approach

Use extra payments to eliminate highest-rate debts first!



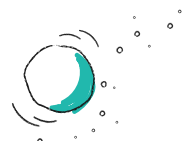
#1 Priority account: _____ (account with highest rate)

#2 Priority account: _____ (next highest rate account)

#3 Priority account: _____ (third highest rate)

Option B: Snowball approach

Use extra payments to eliminate smallest debts first!



#1 Priority account: _____ (account with smallest balance)

#2 Priority account: _____ (next smallest balance)

#3 Priority account: _____ (third smallest balance)