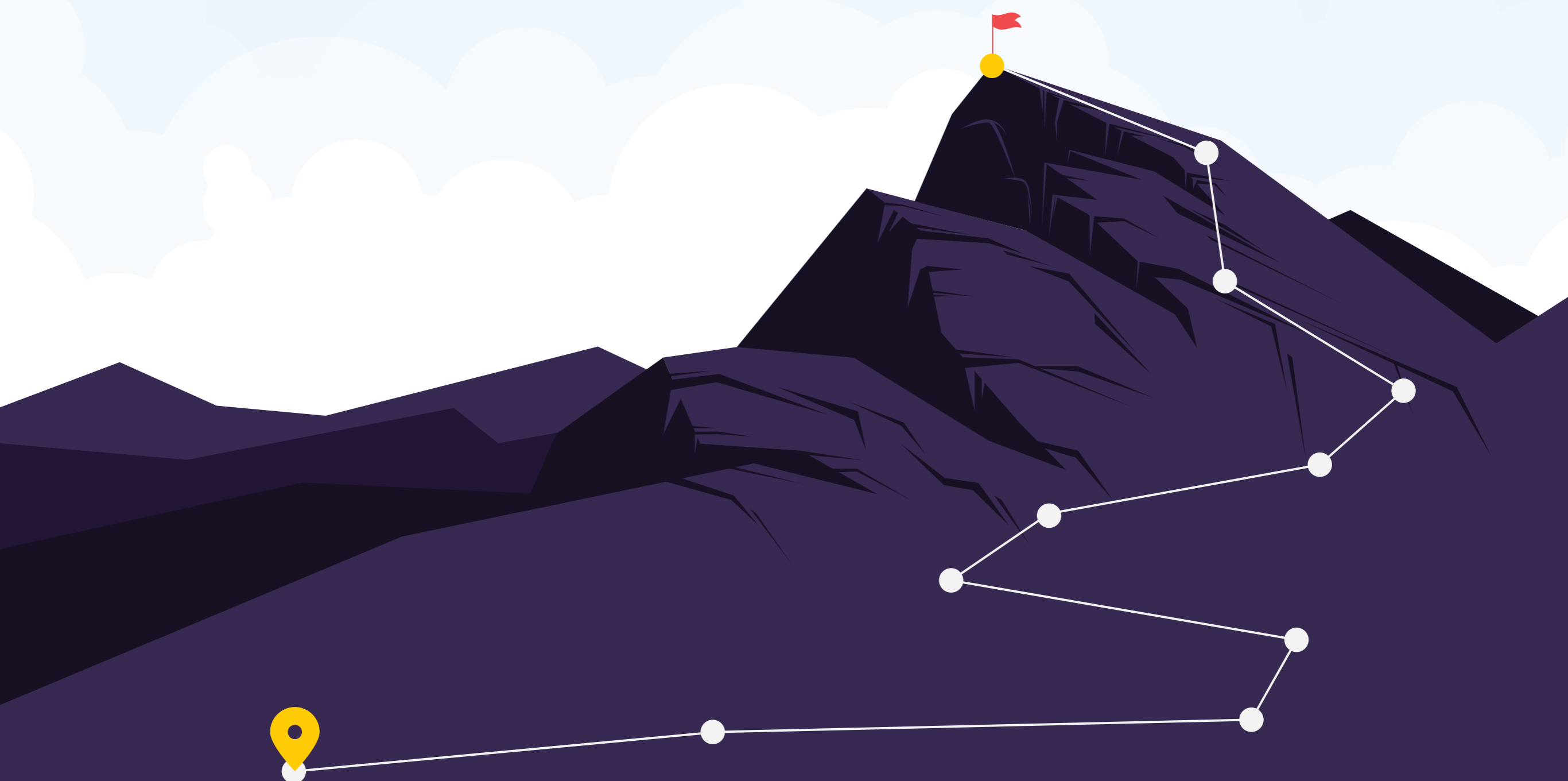


Your Debt Free Plan

A customized step-by-step
guide to get out of debt.



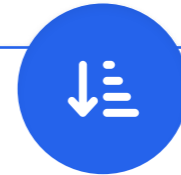
Steps to Debt Free

Below are the steps in your debt-free plan, which you've already started with Bill Doctor.



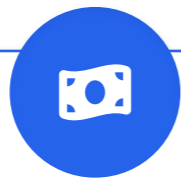
List all of your debts:

Write down a list of all your current debts including the total amount owed and the minimum monthly payment.



Rank your debts:

Order your debts from the smallest balance to the largest, regardless of interest rate.



Determine your repayment budget:

Calculate how much money you can allocate toward debt repayment each month, ensuring it covers all minimum payments.



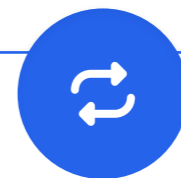
Make all minimum payments:

Pay the minimum amount on all your debts every month.



Focus on smallest debt:

Direct any leftover funds from your debt repayment budget to the smallest debt. Continue this until it is fully paid off.



Roll over payments to the next debt:

Once the smallest debt is cleared, apply its old payment to the next smallest debt. Repeat!

Your Financial Situation Worksheet

List each of your current debts.

LENDER NAME _____
Remaining Balance _____
Min. Monthly Payment _____

LENDER NAME _____
Remaining Balance _____
Min. Monthly Payment _____

LENDER NAME _____
Remaining Balance _____
Min. Monthly Payment _____

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