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snowball | adding 1k slips | cash

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Using the Pro Rata Debts

Spreadsheet ought to be

extremely easy. But just in case,

I'll add a few more details here:

PRO RATA DEBTS Worksheet:

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Entering Disposable Income and All Debts. The worksheet has very few inputs, really. All required figures are entered on the PRO RATA DEBTS worksheet. You'll enter data in the light-blue cells only.

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Calculating a Pro-Rata Offer of
Payment NOTE: This spreadsheet
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ANSWER: You use the pro rata plan if you can't make minimum payments on your bills and get current. When you lay out your income and pay your food, utilities, rent and gas, what's left over is what you have to work with; it's disposable income. If you had three debts of \$5,000, \$2,000 and \$3,000, that's \$10,000 in debt.

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