Pro Data Debts Worksheet Answers

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PRO RATA DEBTS WORKSHEET ANSWERS

The worksheet tallies up your debt and computes the "fair share" payment for each creditor. Additionally, since Ramsey recommends sending a copy of the Pro Rata Worksheet to each of your creditors along with your payment, the spreadsheet carries over your data to a second worksheet which is formatted for quick 'n' easy printing.

Dave Ramsey's Pro-Rata Debts Worksheet @ Moneyspot.org

Pro Rata Debts (Printable) Pro Rata Debts Total Payoff or Balance % of All Debt Disposable Income Monthy Disposable Income (\$): New Payment PRO RATA DEBTS Worksheet Debt / Creditor CVPS Narraganset Electric \$50.00 1.00 CVPS \$378.00 0.43 \$50.00 \$21.38 2.00 Narraganset Electric \$506.00 0.57 \$50.00 \$28.62 3.00 \$50.00 4.00 \$50.00 5.00 \$50.00

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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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Personal Financial Workbook - Debt Relief & Debt Consolidation

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