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NOTE: This spreadsheet is based on the "Pro Rata Debts" worksheet found in Dave Ramsey's book The Total Money Makeover.It was neither developed nor endorsed by Ramsey or the Lampo Group. It is simply IYM's electronic, spreadsheet-based version of Ramsey's worksheet.

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

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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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I used a simple spreadsheet to work out the pro rata amounts for a friend who had some cash but not enough to pay off all her debts. You still need to put in all the details of your debts and to be

honest seeing it all down in one place really helped her to see the extent of the problem.

Pro Rata Calculator - MoneySavingExpert.com Forums

Dealing with your debts For free, confidential, independent advice, call Freephone: 0808 808 4000 For more information, visit www.nationaldebtline.co.uk To get a personalised action plan, visit www.mymoneysteps.org Deal with your non-priority debts

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