

PRO RATA DEBTS Worksheet

Monthly Disposable Income (\$):

\$ 275.00

	Debt / Creditor	Total Payoff or Balance	% of All Debt	New Payment
1	Ambiguous Visa	\$ 2,897.33	19.2%	\$ 53.07
2	Wabash Mastercard	\$ 212.50	1.4%	\$ 3.89
3	Ha's Furniture Town	\$ 554.80	3.7%	\$ 10.16
4	Monster Truck Finance	\$ 11,402.64	75.7%	\$ 208.87
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This spreadsheet is based upon the PRO RATA DEBTS form found in Dave Ramsey's popular book, *The Total Money Makeover*.

According to Ramsey, in instances where you cannot pay your creditors the full amounts they request, the best course of action is not only to pay each creditor the most you can each month -- but also to treat each creditor fairly and without preference. In other words, you want to pay each creditor an amount that's proportional to its share of your total debt.

NOTE: You will enter data in light-blue cells only.

To begin, enter the amount of money you can dedicate to your debts this month; this is called your "Monthly Disposable Income."

You should then list all of your debts in the "Debt/Creditor" column. (You'll find space for up to 25 separate debts.) Next to each debt, enter its total current balance.

The spreadsheet computes each debt as a percentage of your total debt. It then immediately assigns a "New Payment" based on this percentage.

Ramsey suggests that you send each of your creditors this new payment, as it represents "their share" of the dollars you can allocate to debt repayment. He also urges readers to send in all debt-repayment checks with a copy of your monthly budget, as well as a copy of this Pro Rata Debts form. You will find a printable version of this form on the

Dave Ramsey Chapter Pro Rata Worksheet Answers

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Dave Ramsey Chapter Pro Rata Worksheet Answers Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the energy of words has become more evident than ever. They have the ability to inspire, provoke, and ignite change. Such is the essence of the book **Dave Ramsey Chapter Pro Rata Worksheet Answers**, a literary masterpiece that delves deep into the significance of words and their effect on our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book's key themes, examine its writing style, and analyze its overall impact on readers.

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