HOUSE ON THE ROCK FINANCIAL

PRO RATA DEBT FORM

When you can't pay the minimums on all of your debt each month, it's important to plan. And communicate the plan with creditors. This sheet will help you do just that!

Household Income		**Total Debt**	
Necessity Expense -		**Total Minimum Payments**	
Disposable Income =			

ITEM	DEBT PAYOFF	÷ TOTAL DEBT	= PERCENT	X DISPOSABLE INCOME	= NEW PAYMENT