SHEET 12

PRO RATA PLAN

If you cannot pay your creditors what they request you should treat them all fairly and the same. You should pay even the ones who are not jerks and pay everyone as much as you can. Many creditors will accept a written plan and cut special deals with you as long as you are communicating, maybe even over communicating, and sending them something. We have had clients use this even when sending only $2 and have survived for literally years.

Pro Rata means their share. What percent of total debt they are. That will determine how much we send them. And we send the check with a budget and this sheet attached each month even if the creditor says they will not accept it.

Item	***Total Payoff***	***Total /Debt***	***=Percent***	***Disposable X Income***	***= New Payments***
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____
_____	_____	/_____	=._____	***X***_____	=_____