



FINANCIAL FOUNTAINS
Wealth for the Common Good

Debt Management Worksheet

*Happy are those who find wisdom, and those who get understanding.
Proverbs 3:13 (NRSV)*

CREDIT CARD DEBT: MINIMUM PAYMENT WARNING

Balance: \$4,000

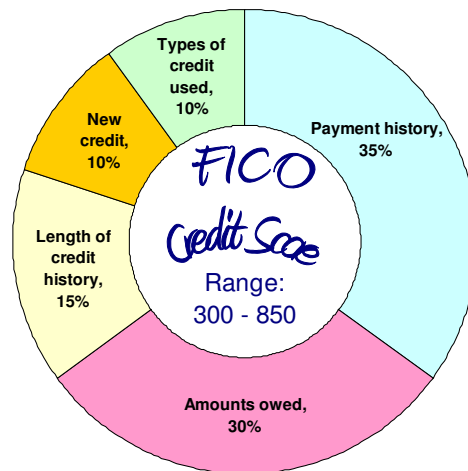
Interest Rate: 16%

Minimum Payment: \$80*

If you make no additional charges and each month you pay. . .	You will pay off the balance shown on this statement in about. . .	And you will pay an estimated total of. . .
Only the Minimum Payment	24 years	\$10,659
\$141	3 Years	\$5,063 (Savings=\$5,596)

*Calculated based on 2% of the balance at the end of the billing cycle.

CREDIT SCORING



ONLINE RESOURCES

www.mint.com (free); www.yodleemoneycenter.com (free); www.readyforzero.com (free); www.creditkarma.com; www.pocketsmith.com; www.quicken.com; www.mvelopes.com; www.youneedabudget.com; www.bankrate.com; www.annualcreditreport.com; www.fico.com; www.nfcc.org

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