**Available Funds Work Sheet**

DEBT REDUCTION FUNDS (Budget Planning Form) $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **LINE A**

+ Total Non-Essential Dollars + $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **LINE B**

= **TOTAL DEBT REDUCTION FUNDS** = $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **LINE C**

1. List total from Box E of Budget Planning Form (Investment Potential) on Line A below.

2. List all non-essential items using the table below. Non-essential items are those items you determine to cut from your monthly expenses to gain surplus dollars for debt reduction or investment.

3. Add the total non-essential dollar amount to the Debt Reduction Funds Amount.

**(Line A + Line B = Line C)**

4. Take 50% of your new Debt Reduction Funds total and apply it to your smallest debts. Take the remaining 50% and split it evenly among the remaining creditors. (See Debt Elimination Form)

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| --- | --- |
| **Non-Essential Items** | **Dollar Amount** |
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| **Total Non-Essential Dollars** | **$** |

|  |  |
| --- | --- |
| **50% applied to smallest debts**  **= $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_** | **50% split evenly among remaining debts = $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_** |