

Credit Card Debt June 2007

Before \$215.58	Avenue	\$203.69
\$4,825.38	B of A 7778	\$4,620.24
\$1,198.43	Gen America	\$1,198.43
\$4,835.38	ACPE	\$4,554.02
\$5,012.26	Wells Fargo 1892	\$4,806.50
\$6,826.98	Gen America	\$6,826.98
\$8,126.93	B of A NEA 0482	\$7,891.50
\$10,063.59	Wells Fargo 8533	\$9,958.57
Before \$41,104.53	Straight Total	\$40,059.93



Straight Summer Pay off	\$4,203.69
Tithe	\$ 662.00
Emergency Fund	<u>\$ 1,000.00</u>
Total	\$5,865.69

After Summer Debt August 2007

\$0.00	Avenue
\$620.24	B of A 7778
\$1,198.43	Gen America
\$4,554.02	ACPE
\$4,806.50	Wells Fargo 1892
\$6,826.98	Gen America
\$7,891.50	B of A NEA 0482
\$9,958.57	Wells Fargo 8533
After	
\$35,856.24	Total

SNUG 1 \$1,757.02
 SNUG 2 \$1,100.09
 SNUG 3 \$2,013.08
 SNUG 4 \$1,720.08
Total **\$6,590.27**

Spent just cuz
\$724.58



Pay off with Min. Balances and SNUG

\$41,104.53 - \$35,856.24 = \$5,248.29

Credit Card Debt

December 2007

Before		Payment	%	\$14,300.38
\$686.12	B of A 7778	\$15.00	16.24	- 686.12
				\$13,614.26
\$850.60	GenAmerica	\$53.69	6	- 850.60
				\$12,763.66
\$4,302.06	ACPE	\$114.24	6.25	- 0.00
				\$12,763.66
\$4,714.60	Wells Fargo 1892	\$102.00	13.89	- 4,714.60
				\$8,049.06
\$6,710.26	GenAmerica	\$44.69	6	- 0.00
				\$8,049.06
\$7,653.74	B of A NEA 0482	\$143.00	10.99	- 7,653.74
				\$395.32
\$9,969.55	Wells Fargo 8533	\$180.60	17.15	- 395.32
				\$9,574.23
Before				After
\$34,886.93	Payments	\$653.22		\$20,586.55

Received \$23,667.08

Transfer to checking \$17,667.08



Pay Off/OK to Spend

\$ 14,300.38

Tithe

\$ 2,366.70

Taxes in Savings

\$ 6,000.00

Emergency Fund

\$ 1,000.00

Total

\$23,667.08

Credit Card Debt January 2008

Now		Payment	%	
\$0.00	B of A 7778	\$0.00	16.24	
\$0.00	GenAmerica	\$0.00	6	
\$4,302.06	ACPE	\$114.24	6.25	\$
\$0.00	Wells 1892	\$0.00	13.89	
\$6,710.26	GenAmerica	\$53.69	6	\$
\$0.00	B of A 0482	\$143.00	10.99	
Target \$9,574.23	Wells Fargo 8533	\$180.60	17.15	\$
	Out BY 2011	Minimum \$653.22	Out BY 2009	Minimum \$653.22
		Additional \$304.69		Additional \$1,000.00
Now \$20,586.55	Payments	\$653.22		\$1,653.22

I will put Rent and Lunch Duty toward Debt!

810+380=1,190

Taxes in Savings

\$ 6,000.00

ER Fund in House Acct.

\$ 1,000.00

Total

\$ 7,000.00

Credit Card Debt

March 2008 Projected Plans

Now		Payment	Calculations
\$4,044.86	ACPE	\$114.24	Windfall
\$6,773.09	GenAmerica	\$44.69	Windfall
Target	Wells Fargo 8533	Windfall \$236.00	\$1,336.00
\$8,772.65		Additional \$1,100.00	
Out in 2009	Before Windfall I was paying. Lunch Duty & Rent	Windfall Minimums + Utilities \$600.00 Additional \$1,100.00	\$364.00
Now		Total	Total
\$19,590.60		\$1,700	\$1,700

Windfall / Minimums + Utilities paid with first Bill Pay each month.

Taxes in Savings Acct	\$ 3,808.13
ER Fund in House Acct	\$ <u>1,129.77</u>
Total	\$ 4,937.90

Debt Starting Point 2005	\$45,727.69
Nov 2005 – June 2007 Paid	\$4,623.16
June 2007 Total	= \$41,104.53
March 2008 Total	= <u>\$19,590.60</u>
Paid since June 2007	\$21,513.93



Paid since November 2005 \$26,137.09

Credit Card Debt June 2008

Now		Payment	Calculations
\$3,780.50	ACPE	\$114.24	\$114.24
\$6,636.41	GenAmerica	\$44.69	\$44.69
Target	Wells Fargo 8533	\$250.00	\$1,340.50
\$8,306.18		\$1,090.50	
Bill Pay	Minimums + Utilities	\$457.79	\$457.79
Now 5/30/08		5/30/08	
\$18,723.09		<u>Total Paid</u>	\$1,957.22
Additional June Income			\$4,258.70
KPC	Lunch Duty	Personal Days	Snug \$15 per hour
\$1,138.70	\$220.00	\$500.00	\$2,400.00

March to June Summary of Second jobs to payoff debt:

KPC & Lunch (Personal) Deposits since March:	+ \$2,191.94
Tax & Rent (Home) Deposits since March:	+ \$5,489.00
Total.....	+ \$7,680.94
March Car & Washer Purchase	- \$3,624.99
Total.....	+ \$4,055.95
Additional Payment to Wells May & June:	- \$1,140.50
Additional payments to Wells since March should have been:	\$2,715.45
Savings 300.00 and House 100.00 additional Funds:	-\$ 400.00
Behind on the 2009 Out of Debt Goal:	\$2,315.45

By June 30th 2008, I project that I will pay off \$6,215.92 of debt.
After these additional payments I will be \$10,549.95 in debt.

June 2007 I was \$41,104.53 in debt.
June 2008 I am \$16,765.87 in debt.

I paid off \$24,338.66 in 1 year.



Credit Card Debt

June 2008

Now			Payment	Calculations	
\$3,780.50		ACPE	\$114.24	\$114.24	
\$6,636.41		GenAmerica	\$44.69	\$44.69	
Target \$8,306.18		Wells Fargo	\$250.00 \$1,090.50	\$1,340.50	
Bill Pay		Minimums + Utilities	\$457.79	\$457.79	
Now 5/30/08			5/30/08		
\$18,723.09			<u>Total Paid</u>		\$1,957.22
Projected Additional June Income				\$4,258.70	
<u>KPC</u>		<u>Lunch Duty</u>	<u>Personal Days</u>	<u>Snug</u> \$15 per hour	
\$1,138.70		\$220.00	\$500.00	\$2,400.00	
6/9	\$500		6/20	\$960	6/16 \$700
6/20	\$500				
Additional June Income \$2,660.00					

By June 30th 2008, I project that I will pay off \$6,215.92 of debt.
After these additional payments I will be \$10,549.95 in debt.

June 2007 I was \$41,104.53 in debt.

June 2008 I am \$16,765.87 in debt.

I paid off

\$24,338.66

in 1 year.



Credit Card Debt July 2008

Now		Payment	
\$3,692.86	ACPE	\$114.24	
\$6,636.41	GenAmerica	\$44.69	
Target			
\$4,386.28	Wells Fargo	\$236.00	Calculations
Bill Pay	Minimums + Utilities 394.93+393.21		\$788.14
Now		<u>Additional</u>	+\$394.86
\$14,715.55		<u>Total Paid</u>	\$1,183.07
Projected Additional July Income			\$1,794.36
<u>KPBSD</u>	<u>Lunch Duty</u>	<u>KPBSD</u>	<u>SNUG</u>
\$337.12	\$220.00	\$190.17	\$1,047.07
Tithe \$33	Tithe \$22	Tithe \$19	Tithe \$110
Additional July Payments to Target \$1,574.36			
The Monthly Rundown			
KPBSD +3,630.51	Mortgage & Rent -1316.16 + 815.00	Mins + Utilities + Debt -1183.07	Tithe -365 + -185+85 - 635
			The End Result +1311.28

June 2007 I was \$41,104.53 in debt.

July 2008 I am \$14,715.55 in debt.



Credit Card Debt September 2008

Now \$3,512.50		Payment \$114.24	
	ACPE		
\$6,644.13	GenAmerica	\$44.69	
Target \$2,402.97	Wells Fargo	\$236.00	Calculations
Bill Pay	Minimums + Utilities	394.93+424.69	\$819.62
Now \$12,559.60		Target Additional	+\$700.00
		Total Paid	\$1,519.62
Projected Additional September Income			\$3,264.36
PFD	Lunch Duty	August/Sept. Lunch Duty Paid in Oct.	
\$3,264.36	\$0.00	\$550.00	
Tithe \$330.00	Tithe \$0.00		Tithe \$55 in Oct.
Additional September Payments to Target \$2,934.36			
The Monthly Rundown			
KPBSD +3,630.51	Mortgage & Rent -1316.16 + 815.00	Mins + Utilities + Debt -1519.62	Tithe -382 + -0+85= - 467
			The End Result +1,142.73

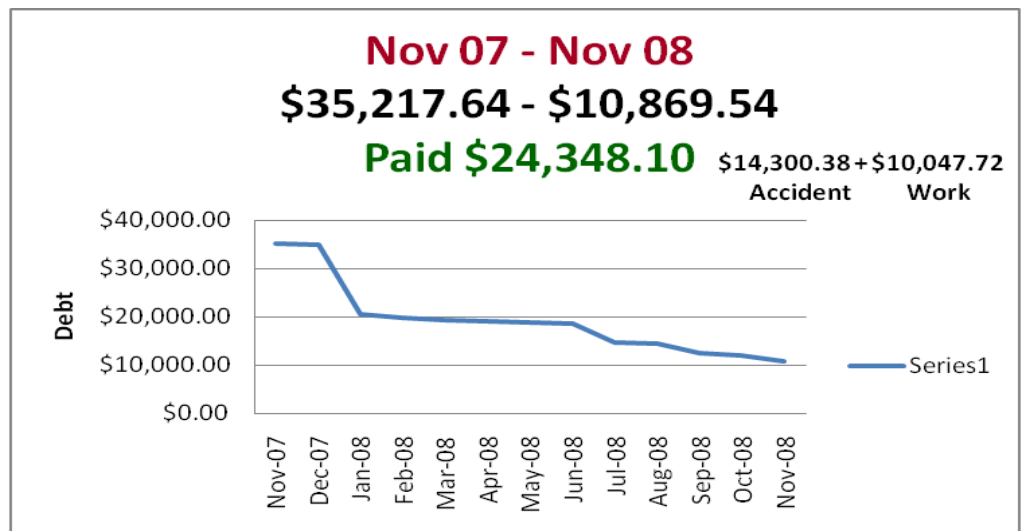
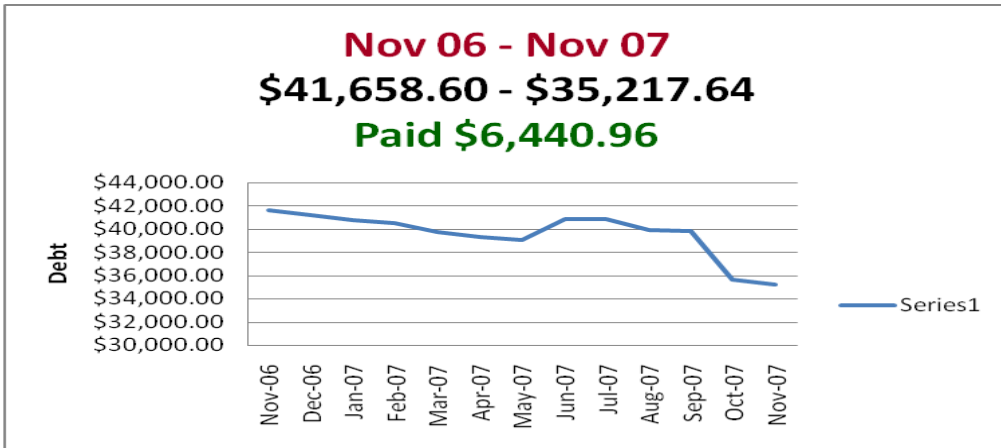
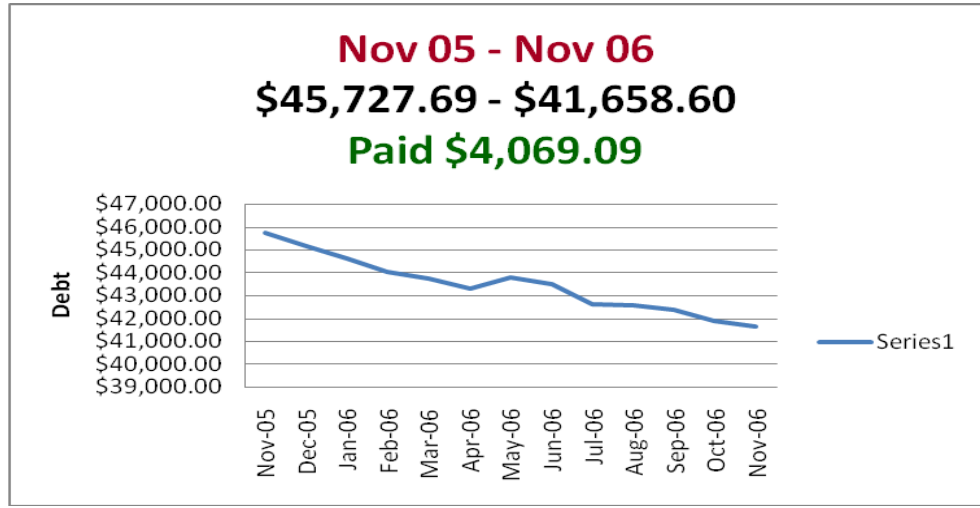
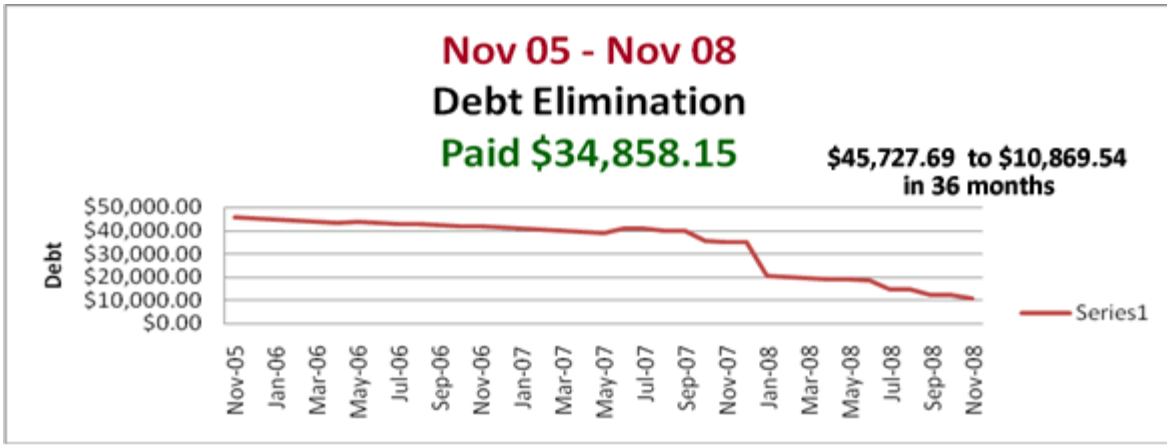


Credit Card Debt

Mid - September 2008

Now		Payment	
\$3,512.50	ACPE	\$114.24	
Target			
\$6,644.13	GenAmerica	\$44.69	
\$1,702.97	Wells Fargo	\$236.00	Calculations
Bill Pay	Minimums + Utilities	394.93+424.69	\$819.62
Now		Target Additional	+\$700.00
\$12,559.60		Total Paid	\$1,519.62
Projected Additional September Income \$3,264.36			
PFD	Lunch Duty	August/Sept. Lunch Duty Paid in Oct.	
\$3,264.36	\$0.00	\$550.00	
Tithe	\$330.00	Tithe	\$0.00
		Tithe	\$55 in Oct.
Additional September Payments to Target \$2,934.36			
The Monthly Rundown			
KPBSD	Mortgage & Rent	Mins + Utilities + Debt	Tithe
+3,630.51	-1316.16 + 815.00	-1519.62	-382 + -0+ -85= - 467
The End Result +1,142.73			





Credit Card Debt December 2009

ACPE	\$2,824.60
B of A	\$9,552.25
Gen America	\$5,541.19
December 2009	
Total	\$17,918.04

Monthly Payment **1,378.31 x 13 = 17,918.03**

Month	Paid	+ or - Target	New Total
December	1,000	-378.31	

Debt Free January 01, 2011

Credit Card Debt February 2010

ACPE	\$2,734.56
B of A	\$8,599.97
Gen America	\$5,551.19
February 2010	
Total	\$16,885.72

Monthly Payment **1,407.08 x 13 = 16,884.00**

Month	Paid	+ or - Target	New Total
February	403.91	-1003.17	1,407.08

Debt Free January 01, 2011

Credit Card Debt March 2010

ACPE	\$2,734.56
B of A	\$8,106.06
Gen America	\$5,486.04
February 2010 Total	\$16,326.66

Monthly Payment 1,484.18 x 11 = 16,325.98

Month	Paid	+ or - Target	New Total
March	150.00	Short 799.81	
February	403.91	Short 1,080.27	403.91

Debt Free January 01, 2011