



# PowerPay

**CREDIT CARD DEBT RELIEF**

If you answer **YES** to the following questions, you could **PowerPay** your way out of debt:

**+ DO YOU HAVE ENOUGH MONEY TO PAY YOUR REGULAR MONTHLY LIVING EXPENSES?**

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**+ ARE YOU ABLE TO MAKE THE MINIMUM PAYMENT EACH MONTH ON ALL YOUR CREDIT ACCOUNTS?**

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**+ ARE YOU CURRENTLY UP-TO-DATE ON ALL OF YOUR ACCOUNTS?**

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**+ ARE YOU WILLING TO MAKE GETTING OUT OF DEBT A PRIORITY UNTIL YOU ARE DEBT FREE?**

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If you answered **NO** to any of the first three questions, you may want to seek professional help from a non-profit credit counseling agency.





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HOW IT WORKS FOR YOU

By following a few **SIMPLE** steps, you can **PowerPay** your way out of debt:

**+ COMMIT TO PAYING THE SAME AMOUNT TOWARD GETTING OUT OF DEBT EACH MONTH UNTIL ALL YOUR DEBTS ARE PAID.**

**+ MAKE THE MINIMUM REQUIRED PAYMENT ON ALL DEBTS EXCEPT ONE WHICH WILL RECEIVE THE PowerPayment.**

**+ TARGET DEBT WITH THE PowerPayment.**

- + DEBT WITH THE HIGHEST INTEREST RATE
- + DEBT WITH THE SHORTEST TERM
- + DEBT WITH THE LOWEST BALANCE
- + DEBT THAT'S MOST IMPORTANT TO YOU

**+ COMPLETE THE WORKSHEET AND RETURN IT TO YOUR FAMILY AND CONSUMER SCIENCES AGENT FOR A CONFIDENTIAL PowerPay ANALYSIS.**

