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ANSWER: You use the pro rata plan if you can ' t make minimum payments on your bills and get current. When you lay out your income and pay your food, utilities, rent and gas, what ' s left over is what you have to work with; it ' s disposable income. If you had three debts of \$5,000, \$2,000 and \$3,000, that ' s \$10,000 in debt.

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Using the Pro Rata Debts Spreadsheet ought to be extremely easy. But just in case, I'll add a few more details here: PRO RATA DEBTS Worksheet: Entering Disposable Income and All Debts. The worksheet has very few inputs, really. All required figures are entered on the PRO RATA

DEBTS worksheet. You'll enter data in the light-blue cells only.

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