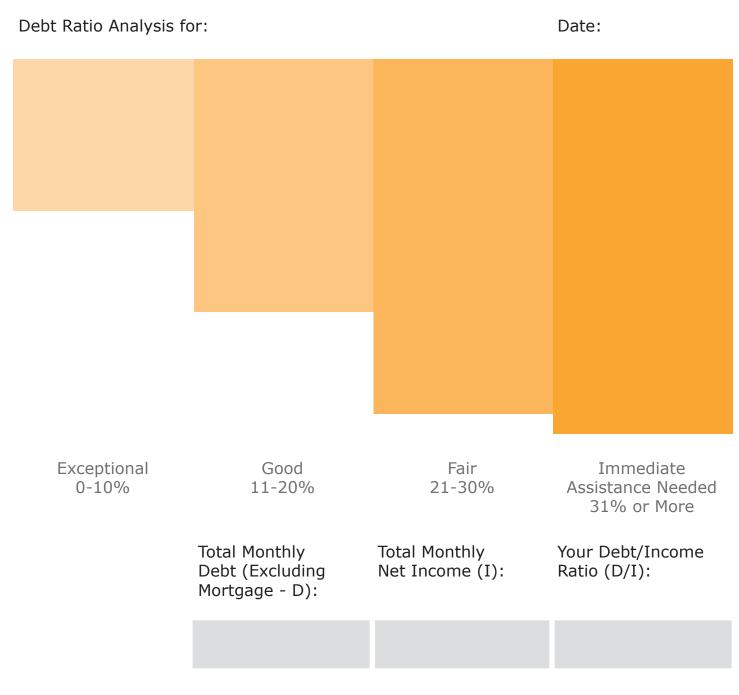
## Debt Ratio Worksheet





If you have a debt ratio higher than 10%, you should develop an action plan to reduce your expenses and eliminate your debt.