



FINANCIAL
WELLNESS
CENTER

Debt Snowball Calculator

List Your Debts

Debt Name	Balance	Int. Rate	Min. Payment	Beginning
American Express	\$ 4,465.70	18.0%	\$ 164.00	Beginning
Wells Fargo	\$ 7,739.41	24.0%	\$ 264.00	Ongoing "
PNC	\$ 9,659.63	17.2%	\$ 295.00	
	\$ -	0%	\$ -	Step 1) List y
	\$ -	0%	\$ -	including bal
	\$ -	0%	\$ -	current "exar
				your debts).
				Step 2) Ente
				(July is the 7
				Step 3) Ente
				Step 4) In ad
				"pink" area, y
				"extra payme
				Step 5) Click
				amortization
				Day!
				***Bonus Pa
				additional be

\$ 21,864.74

L

or

Enter Start Date

Month (1-12) ----->	10	Oct-18
Year ----->	2018	2017
Extra" Payment ----->		

Instructions

your debts in the pink area (smallest to largest),
ance, interest rates, and minimum payment. (*The
mples" must be "deleted" in order to make room for*

r the number of the current month in the blue box
th month, etc...)

r the current year in the red box.

ldition to the minimum payments you entered in the
you can enter any additional funds as a recurring
ent" in the bright green box.

the "results tab" at the bottom of the page to see the
of your debt snowball and your project DEBT FREE

yments*** On the "results tab" you can enter an
ous payment (on the yellow line) for any individual

0

Month and Year	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18
Snowball Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ongoing Bonus Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
One Time Bonus Payment					

American Express

Previous Balance		\$4,301.70	\$4,202.23	\$4,101.26	\$3,998.78
Interest		\$64.53	\$63.03	\$61.52	\$59.98
Current Balance	\$4,465.70	\$4,366.23	\$4,265.26	\$4,162.78	\$4,058.76
Amount available to pay	\$164.00	\$164.00	\$164.00	\$164.00	\$164.00
Payment	\$164.00	\$164.00	\$164.00	\$164.00	\$164.00
New Balance	\$4,301.70	\$4,202.23	\$4,101.26	\$3,998.78	\$3,894.76

Wells Fargo

Previous Balance		\$7,475.41	\$7,360.92	\$7,244.14	\$7,125.02
Interest		\$149.51	\$147.22	\$144.88	\$142.50
Current Balance	\$7,739.41	\$7,624.92	\$7,508.14	\$7,389.02	\$7,267.52
Amount available to pay	\$264.00	\$264.00	\$264.00	\$264.00	\$264.00
Payment	\$264.00	\$264.00	\$264.00	\$264.00	\$264.00
New Balance	\$7,475.41	\$7,360.92	\$7,244.14	\$7,125.02	\$7,003.52

PNC

Previous Balance		\$9,364.63	\$9,204.17	\$9,041.40	\$8,876.30
Interest		\$134.54	\$132.23	\$129.89	\$127.52
Current Balance	\$9,659.63	\$9,499.17	\$9,336.40	\$9,171.30	\$9,003.82
Amount available to pay	\$295.00	\$295.00	\$295.00	\$295.00	\$295.00
Payment	\$295.00	\$295.00	\$295.00	\$295.00	\$295.00
New Balance	\$9,364.63	\$9,204.17	\$9,041.40	\$8,876.30	\$8,708.82

0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
*****	PAID OFF	PAID OFF	PAID OFF	PAID OFF	PAID OFF

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Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
*****	PAID OFF	PAID OFF	PAID OFF	PAID OFF	PAID OFF

0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
*****	PAID OFF	PAID OFF	PAID OFF	PAID OFF	PAID OFF

0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
*****	PAID OFF	PAID OFF	PAID OFF	PAID OFF	PAID OFF

0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
*****	PAID OFF	PAID OFF	PAID OFF	PAID OFF	PAID OFF

0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
*****	PAID OFF	PAID OFF	PAID OFF	PAID OFF	PAID OFF

0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
*****	PAID OFF	PAID OFF	PAID OFF	PAID OFF	PAID OFF

0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
*****	PAID OFF	PAID OFF	PAID OFF	PAID OFF	PAID OFF

0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
*****	PAID OFF	PAID OFF	PAID OFF	PAID OFF	PAID OFF

0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
*****	PAID OFF	PAID OFF	PAID OFF	PAID OFF	PAID OFF

0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
*****	PAID OFF	PAID OFF	PAID OFF	PAID OFF	PAID OFF

0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
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Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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0

Previous Balance		\$0.00	\$0.00	\$0.00	\$0.00
Interest		\$0.00	\$0.00	\$0.00	\$0.00
Current Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available to pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
New Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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Total Payments	\$723.00	\$723.00	\$723.00	\$723.00	\$723.00
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Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21
\$428.00	\$428.00	\$723.00	\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$498.53	\$723.00	\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$498.53	\$723.00	\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$498.53	\$723.00	\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$498.53	\$723.00	\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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\$723.00	\$224.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
\$723.00	\$723.00	\$723.00	\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25
\$723.00	\$723.00	\$723.00	\$723.00	\$723.00	\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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Jun-38	Jul-38	Jul-38	Aug-38
\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00

\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
PAID OFF	PAID OFF	PAID OFF	PAID OFF

\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
PAID OFF	PAID OFF	PAID OFF	PAID OFF

\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
PAID OFF	PAID OFF	PAID OFF	PAID OFF

\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
PAID OFF	PAID OFF	PAID OFF	PAID OFF

\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
PAID OFF	PAID OFF	PAID OFF	PAID OFF

\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
PAID OFF	PAID OFF	PAID OFF	PAID OFF

\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
PAID OFF	PAID OFF	PAID OFF	PAID OFF

\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$723.00	\$723.00	\$723.00	\$723.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
PAID OFF	PAID OFF	PAID OFF	PAID OFF

\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$723.00	\$723.00	\$723.00	\$723.00
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PAID OFF	PAID OFF	PAID OFF	PAID OFF

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\$0.00	\$0.00	\$0.00	\$0.00
\$723.00	\$723.00	\$723.00	\$723.00
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PAID OFF	PAID OFF	PAID OFF	PAID OFF

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PAID OFF	PAID OFF	PAID OFF	PAID OFF

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PAID OFF	PAID OFF	PAID OFF	PAID OFF

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\$723.00	\$723.00	\$723.00	\$723.00
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\$723.00	\$723.00	\$723.00	\$723.00
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PAID OFF	PAID OFF	PAID OFF	PAID OFF

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\$723.00	\$723.00	\$723.00	\$723.00
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