



Creating a Debt Reduction Plan

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Resources

1. **PowerPay** is a website from the Utah State University Cooperative Extension that allows you to create an account and monitor, calculate and project different debt reduction plans. It is *free* to use and has easy to use resources.
<https://powerpay.org>
2. **Choose to Save** is a website with links to a variety of different debt calculators (Auto, Mortgage, Credit Card, etc.)
www.choosetosave.org/calculators
3. **Federal Trade Commission “Coping with Debt”**
www.consumer.ftc.gov/articles/0150-coping-debt
4. **Consumer Financial Protection Bureau “What Are Debt Settlement and Debt Relief Services?”**
www.consumerfinance.gov/askcfpb/1457/what-are-debt-settlementdebt-relief-services.html