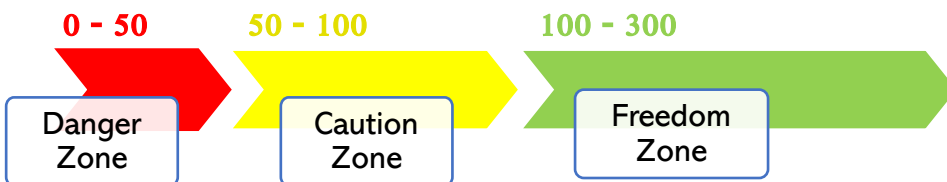


Debt Efficiency Score™

Current Balance ÷ Monthly Payment = Score

Account Type	Current Balance	Monthly Payment	Score
Total			

Debt Efficiency Index



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