Financial Planning Process

DEBT LADDER

LEVEL FOUR Financial
A DIVISION OF LEVEL FOUR GROUP, LLC

Prepared For: _____ Date: _____

- List debt from highest to lowest
- Pay minimum payment for every debt above the lowest rung of the ladder
- Use the extra cash freed from current debt service to attack the balance on the lowest rung
- Do not add to debt; once a door is closed, lock it

Name of Debt Account	Balance	Minimum Monthly Payment	Usual Monthly Payment
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	Total Debt	Total Minimum Monthly Payment	Current Debt Service
TOTALS	$ 0	$ 0	$ 0

Securities offered through Level Four Financial, LLC Member FINRA/SIPC. Advisory services offered through Level Four Advisory Services, LLC, an SEC-registered investment adviser. Insurance services offered through Level Four Insurance Agency, LLC. Level Four Financial, LLC, Level Four Advisory Services, LLC, and Level Four Insurance Agency, LLC are independent entities. Level Four Group, LLC is a division of CRI Capital Group, LLC, a subsidiary of CRI Advisors, LLC. "CRI" is the brand name under which Carr, Riggs & Ingram, L.L.C. ("CPA Firm") and CRI Advisors, LLC ("Advisors") and its subsidiary entities provide professional services. CPA Firm and Advisors (and its subsidiary entities) practice as an alternative practice structure in accordance with the AICPA Code of Professional Conduct and applicable law, regulations and professional standards. CPA Firm is a licensed independent CPA firm that provides attest services to its clients, and Advisors and its subsidiary entities provide tax and business consulting services to their clients. Advisors and its subsidiary entities are not licensed CPA firms.