Spend <43 %* of take-home pay each month on expenses that don't change month to month. (Fixed Costs) This includes monthly debt payments, utilities, memberships, and any subscriptions (such as gym cable, Internet, etc.) *Recommended by the Consumer Financial Protection Bureau (CFPB)	My total monthly fixed costs (regular bills): $_____ Divided by My monthly take-home pay (after taxes): $_____ Move the decimal point two places to the right to get the percentage: _____% I meet this guideline: Yes No

Analyze Your Circumstances	
Note: Bear in mind that it does not matter right now if you answer "yes" or "no" to the following items. No one is judging your debt management, and most people have area where they can benefit from awareness.	
In the past year, have you...	Choose your answer
Missed payments or made late payments?	Yes No
Been denied credit?	Yes No
Overdrawn your checking account more than three times?	Yes No
Borrowed money to pay other debts?	Yes No
Made only minimum payments on credit bills?	Yes No

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