PRO RATA DEBTS

If you cannot pay your creditors what they request, you should treat them all fairly and the same. You should pay everyone as much as you can, even the ones who haven't been ugly to you and pressured you. Many creditors will accept a written plan and cut special deals with you as long as you are communicating, maybe even over communicating, and sending them something. We have had clients use this even when sending only $2 and survived for literally years.
Pro rata means "their share". What percent of total debt they are. That will determine how much we send them. Always send a check with a budget and this sheet attached each month even if the creditor says they will not accept it.

Item	**Total Payoff**	/Total Debt	= Percent	X Disposable Income	= New Payment