



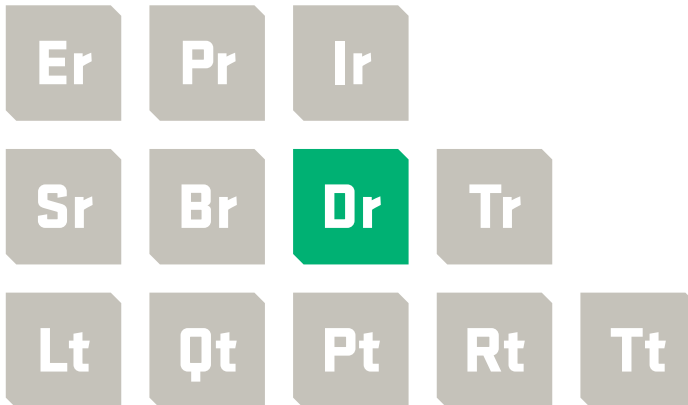
Debt Rate

PERFORMANCE SUMMARY

PREPARED FOR:

Dr. Jim Givitis

ELEMENTS®



FINANCIAL PLANNING. FOR DENTISTS.

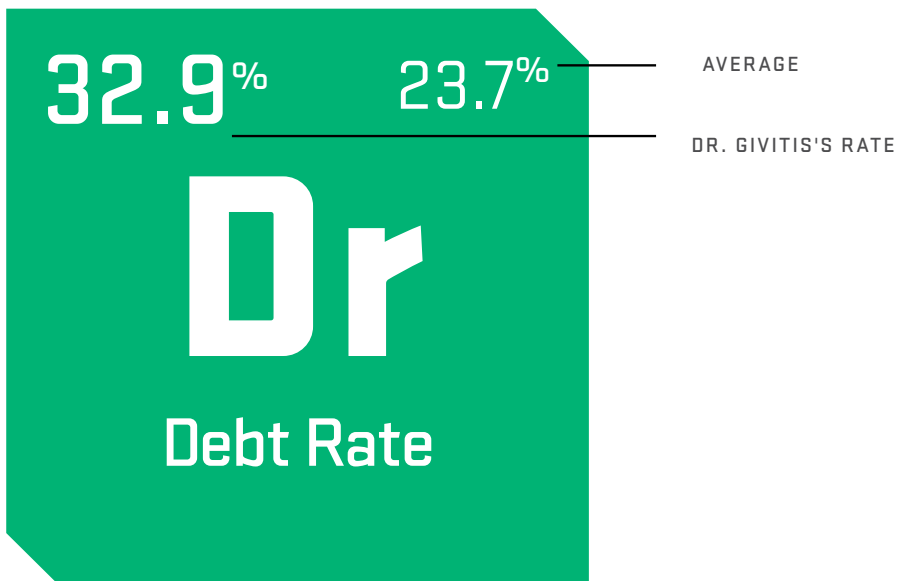


DENTIST ADVISORS



Dr. Jim Givitis

General Dentist, Age 33



Dr Explanation

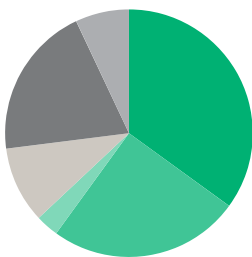
Dr (Debt Rate) is calculated by dividing total personal and practice debt payments by personal income. This ratio helps us understand if a client is servicing too much or too little debt for their individual circumstances.



Debt Payment Information

Type	Annual Payment
Primary Mortgage	52,500
Practice Debt	37,500
Commercial Real Estate Debt	4,500
Personal Investment Real Estate Debt	15,000
Student Debt	30,000
Other Debt	10,500
Total	150,000

Total Annual Debt Payments / Total Annual Income = **Dr**
150,000 / 600,000 = **25.0%**



Primary Mortgage	35%
Practice Debt	25%
Commercial Real Estate Debt	3%
Personal Investment Real Estate Debt	10%
Student Debt	20%
Other Debt	7%



CARAVAN LOAN: MOUNTAIN AMERICA

Original Balance	Current Balance	Monthly Payment	Extra Payments	Interest Rate	Fixed or Variable	Length (Years)	Payments Left	Balloon Payment?
\$11,864	\$9,024	\$250	\$0	4.75%	Fixed	5	55	No

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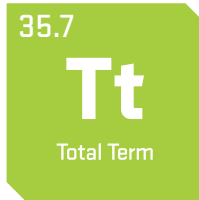
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Related Elements®



as of Feb 2018



as of July 2018

Analyst Notes

Dr. Givitis's loan rollover payoff time is 6 years 5 months.

No interest rates are higher than expected.

Strongly consider using rollover payoff method to pay off debts sooner.