



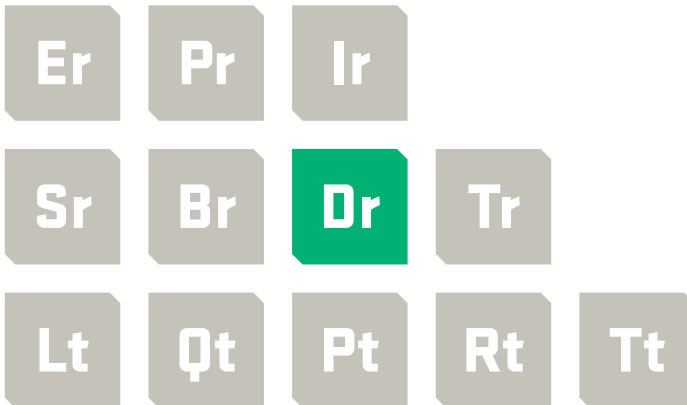
# Debt Rate

PERFORMANCE SUMMARY

PREPARED FOR:

## Dr. Jim Givitis

### ELEMENTS®

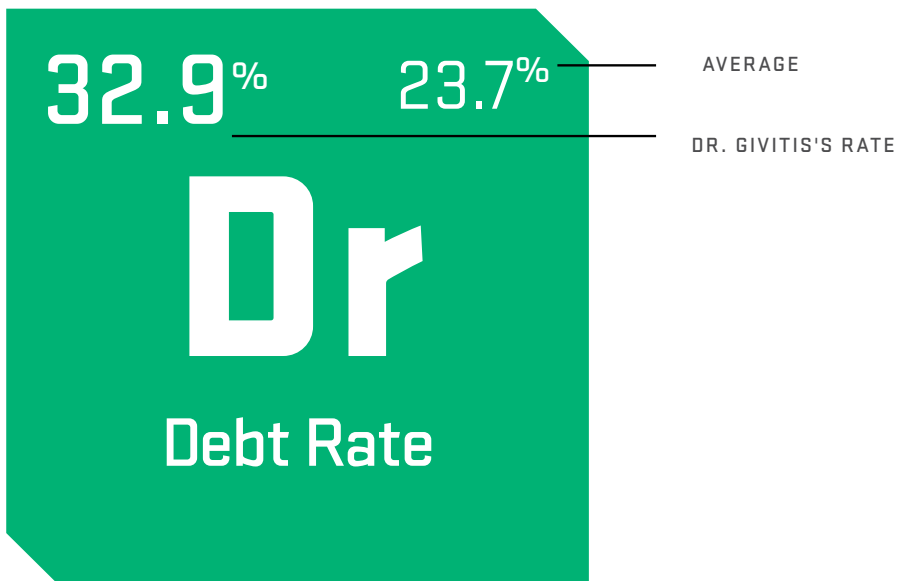


FINANCIAL PLANNING. FOR DENTISTS.



# 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.

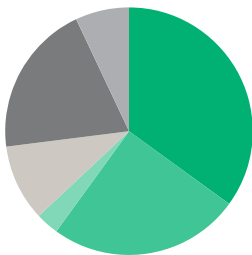




## Debt Payment Information

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
<b>Total</b>	<b>150,000</b>

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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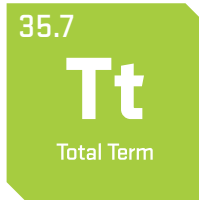


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## Related Elements<sup>®</sup>



*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.