

OPRAH'S DEBT DIET

DOLP™ Your Debt Out of Existence

Rid yourself of credit card debt once and for all by paying off all your balances and making them Dead on Last Payment--or DOLP™--for short.

Use the chart below to figure out the DOLP™ number for each account, then rank them in reverse order, putting the account with the lowest number first, the one with the second lowest number second, and so on. You now know the most efficient order in which you should pay off your various credit card balances!

Account	Outstanding Balance	Monthly Minimum Payment	DOLP™ (Outstanding Balance divided by Monthly Minimum Payment)	DOLP™ Ranking (Lowest DOLP number is ranked #1)

Take half of your Latte Factor® money and apply it to the card with the lowest DOLP™ number. For each of your other cards, you make only the minimum payment.

Once a card is paid off, don't close it! Leave the account open so you have credit you are not using, which will help improve your credit score.

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