



# PowerPay

## Debt Elimination

iPhone App



### Helping Debtors Become Savers!

Discover how quickly you can become debt free and how much you can save in interest costs. The free PowerPay app will help you develop a personalized, self-directed debt-elimination plan.

Enter the balance, payment amount, and interest rate of each debt, and PowerPay will calculate the best repayment schedule to save you time and money. It can also help you build an emergency fund while paying off your debt.



**PowerPay Saves  
Time and Money**



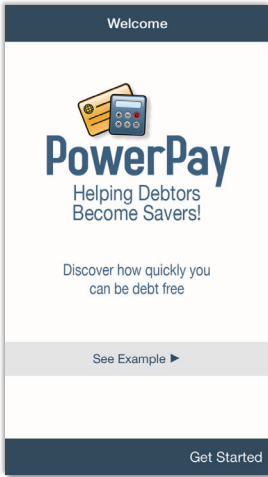
Go to the App Store to download PowerPay.

For a more comprehensive version of PowerPay and additional debt elimination tools go to

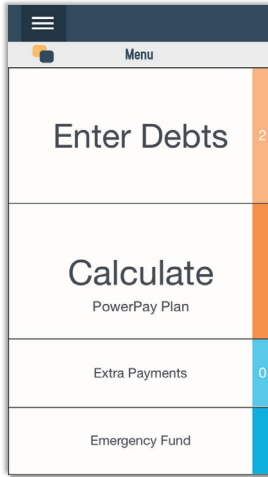
[www.powerpay.org](http://www.powerpay.org).

How you pay off your debt is the key to greater savings.

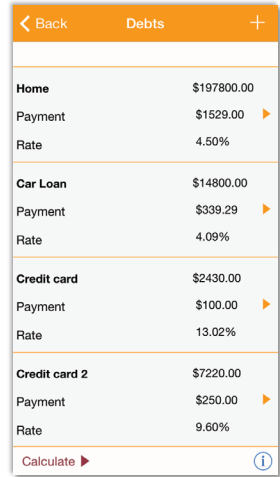
**Let PowerPay show you how!**



**Welcome Screen**



**Menu and Options**



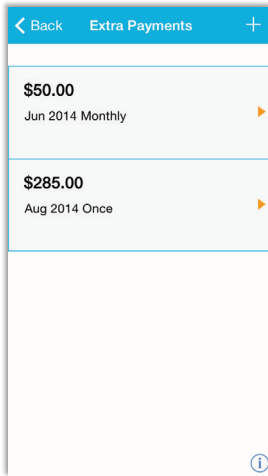
**Enter Debts:  
Balance, Payment  
and Interest Rate**

Back PowerPay Calendar +

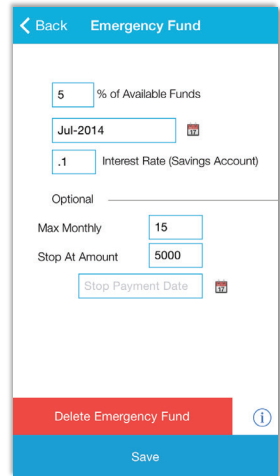
Highest Interest

| Month    | Card | Credit car... | Home      |
|----------|------|---------------|-----------|
| Apr 2016 | 30   | \$250.00      | \$1529.00 |
| May 2016 | 30   | \$250.00      | \$1529.00 |
| Jun 2016 | 30   | \$250.00      | \$1529.00 |
| Jul 2016 | 30   | \$250.00      | \$1529.00 |
| Aug 2016 | 30   | \$250.00      | \$1529.00 |
| Sep 2016 | 30   | \$250.00      | \$1529.00 |
| Oct 2016 | 4    | \$310.57      | \$1529.00 |
| Nov 2016 |      | \$345.00      | \$1529.00 |
| Dec 2016 |      | \$345.00      | \$1529.00 |
| Jan 2017 |      | \$236.47      | \$1636.85 |
| Feb 2017 |      | \$0           | \$1864.00 |
| Mar 2017 |      | \$0           | \$1864.00 |
| Apr 2017 |      | \$0           | \$1864.00 |
| May 2017 |      | \$0           | \$1864.00 |
| Jun 2017 |      | \$0           | \$1864.00 |
| Jul 2017 |      | \$0           | \$1864.00 |
| Aug 2017 |      | \$0           | \$1864.00 |
| Sep 2017 |      | \$0           | \$1864.00 |
| Oct 2017 |      | \$0           | \$1864.00 |
| Nov 2017 |      | \$0           | \$1864.00 |
| Dec 2017 |      | \$0           | \$1864.00 |

**PowerPay  
Calendar**



**Enter Extra  
Payment(s)**



**Build Emergency  
Fund Simultaneously**

## Contact information

**Margie Memmott, M.S:** margie.memmott@usu.edu **Dean Miner, M.S:** dean.miner@usu.edu

**Barbara Chamberlin, PhD:** bchamber@nmsu.edu

Disclaimer: The information and figures calculated in this app are intended for illustrative purposes only and precision is not guaranteed.



Utah State University is an affirmative action/equal opportunity institution. NMSU is an equal opportunity/affirmative action employer and educator. © 2016 NMSU Board of Regents. All rights reserved. PowerPay Debt Elimination is a registered trademark of Utah State University.