

Debt and Non-Debt

Debt Includes	Debt Does Not Include
<ul style="list-style-type: none"> ✕ House payment: Principal and interest portion of mortgage payment 	<p>Monthly bills such as:</p> <ul style="list-style-type: none"> ✕ Telephone ✕ Utility bills ✕ Auto and life insurance ✕ Retirement and savings contributions ✕ Income and Social Security taxes ✕ Union dues
<ul style="list-style-type: none"> ✕ Revolving credit accounts: <ul style="list-style-type: none"> ✕ Credit cards ✕ Department store cards 	
<ul style="list-style-type: none"> ✕ Installment accounts: <ul style="list-style-type: none"> ✕ Automobile ✕ Furniture ✕ Student loan 	
<ul style="list-style-type: none"> ✕ Other monthly payments: <ul style="list-style-type: none"> ✕ Child support ✕ Alimony ✕ Wage garnishments 	