



**EARLY EXIT**

ACADEMY

**PAY OFF MY DEBT TOOL**

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*“I often say that paying off your debt is like dieting. There are no miracle cures; it takes discipline and hard work.”*

- Lisa Madigan

Your ability to pay off debt depends on your credit score and your spending habits. That's why we offer two routes to the summit of Debt Mountain.

**TREK 1** is the Roundabout Trail and is the designated trail for hikers with less than Good to Excellent credit scores or who haven't yet reined in their spending habits.

**TREK 2** is the Secret Passage and is a more difficult but faster way to reach the summit. It is reserved for climbers with Good to Excellent credit scores who are in control of their spending.

All climbers must take these steps to determine the best approach to the summit.

## STEP 1: OWN YOUR DEBT

- List each debt, starting from the smallest balance to the largest balance.
- Write down the monthly minimum payments and interest rates.
- If any of the cards have an introductory rate that expires, add a note with the expiration date and the interest rate charged after the expiration date.

Now that you have everything listed on one piece of paper, how long will it take you to pay off your credit card debt if nothing changes? How long will it take if you put in extra payments? The difference might astonish you, and give you some hope!

Try this payoff calculator: [creditcards.com/calculators/payoff](https://www.creditcards.com/calculators/payoff)

*Example: You have a balance of \$20,000 on a credit card with a 15% APR. You pay \$300 per month. At that pace, it will take 145 months (over 12 years) to pay off the balance - you'd be incurring \$23,271 in interest fees alone. If you can increase payments to \$500 per month, you will be debt-free in 56 months (4.7 years). Play around with the calculator to get an idea of how different payments affect how soon you can be debt-free.*

DESCRIPTION	BALANCE	MINIMUM PAYMENT	INTEREST RATE	NOTES
<b>CREDIT CARDS</b> (include cards in which you carry a balance from month to month)				
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
<b>OTHER DEBT</b> (mortgage, student, car, health, personal)				
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
<b>TOTAL DEBT</b>	\$			
<b>TOTAL MINIMUM PAYMENTS</b>		\$		

## STEP 2: HAVE AT LEAST \$1,000 IN EMERGENCY SAVINGS ACCOUNT

The last thing you want to happen is for an unexpected bill to arrive that requires you to add more debt. So make sure you have at least \$1,000 (preferably \$2,000) in an emergency account that you can tap into when the car suddenly stops working or a fall down the stairs results in a trip to the emergency room.

My emergency savings account is \$\_\_\_\_\_.

My goal is \$\_\_\_\_\_.

Here are the steps I am taking to build it to \$1,000 / \$2,000 \_\_\_\_\_

## STEP 3: EXPLORE THE POSSIBILITIES

Paying more money toward your debt might be a heavy lift – if you keep doing the same things you’ve been doing. Expand your vision of what’s possible and how you might find the “extra” money to pay down your debt. Here are some things you can do to free up money. Check each box if you can make this move.

- Stop incurring new debt. Set a limit on your spending, use cash when you can, and divert “savings” toward debt payments.
- Cut or eliminate some of your biggest expenses (the top three are housing, transportation, and food).
- Apply “found” money to debt – raises, bonuses, gifts, inheritance.
- Get a side hustle and apply the income toward debt payments.
- Sell some of your stuff.

Now it’s your turn. What can you do to find more money to put toward debt repayment?

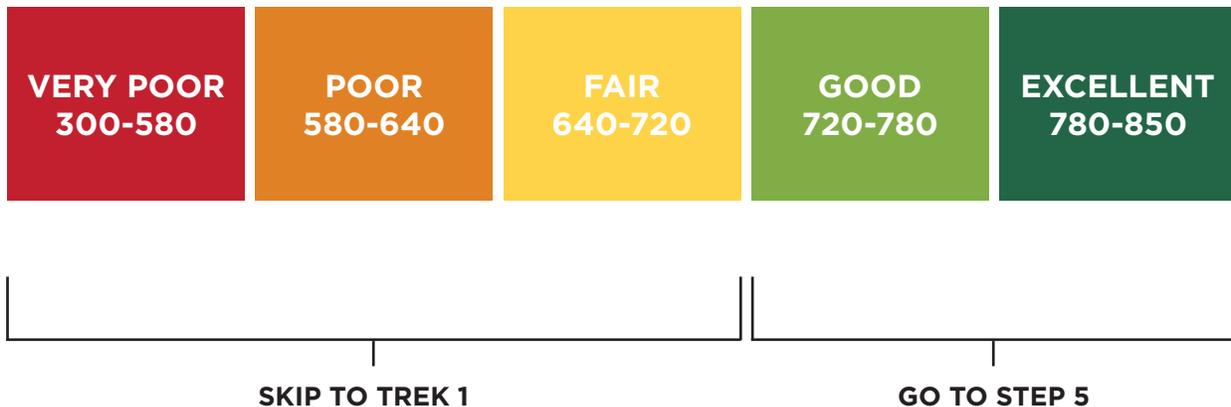
## STEP 4: WRITE DOWN YOUR CREDIT SCORE

Your credit score is a big factor in which trek you'll take. The easiest way to check your credit score is by signing up for an account at [creditkarma.com](https://www.creditkarma.com).

CreditKarma will provide you with two scores – one from Equifax and the other from TransUnion (calculated using Vantage Score). They may differ by a few points. Write down your highest credit score below.

My highest credit score is: \_\_\_\_\_

My score ranks as: (check one)



## STEP 5: KNOW YOUR SPENDING HABITS

(For those with Good/Excellent credit scores)

How would you describe your spending habits?

- My spending habits are not great. I tend to whip out my credit card without thinking about whether I can really afford the purchase. **GO TO TREK 1**
- I'm pretty responsible with my spending. I know about how much I can charge on my credit cards each month and I mostly stick within that amount. **GO TO TREK 2**

# TREK 1: THE ROUNDABOUT TRAIL

Welcome to the Roundabout Trail! This trail is designed to (a) improve your credit score, (b) help you rein in your spending habits, and (c) get you moving forward on paying off your debt.

There are two popular approaches you may have heard about.

## **Dave Ramsey's Debt Snowball - Balance**

The snowball method provides a quick win by paying off the credit card with the smallest balance first. Here's the process.

1. Get your debt snowball rolling by paying as much as you can on the smallest balance.
2. Pay the minimums on all of your debts each month.
3. Once you've paid something off, move on to the next debt on the list.
4. Set up a budget and use cash envelopes to pay for everything.

## **Debt Avalanche - Interest**

The debt avalanche method focuses on the interest rate, so you'd be paying off the card with the highest rate first. The process is similar.

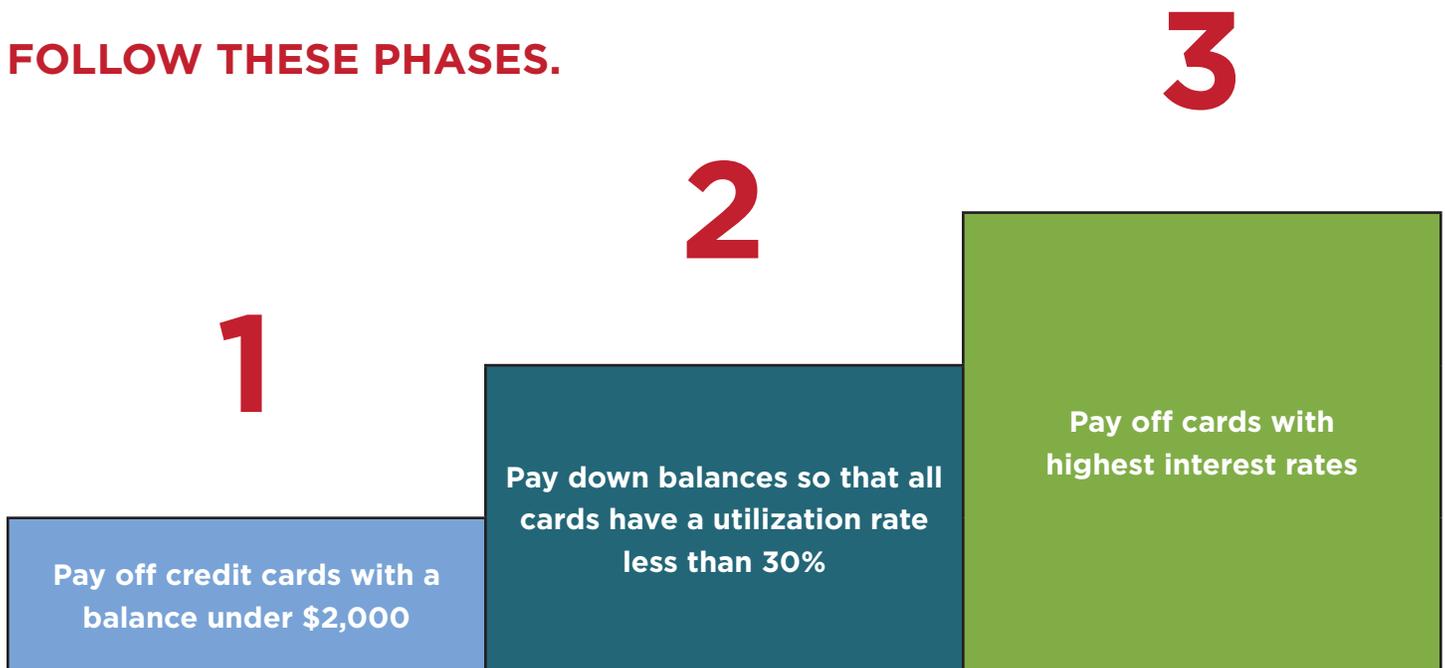
1. Order your debts from highest to lowest interest rate.
2. Pay the minimums on all of your debts each month.
3. Put any extra money towards highest interest debt first.
4. Repeat every month.

There are advantages and disadvantages to each. The Snowball method provides quick wins, but the debt avalanche means you'll pay less in interest. But we can do better by combining both methods to create a faster route to debt-freedom.



**IF YOUR CREDIT SCORE IS VERY POOR, POOR, OR FAIR, YOUR #1 PRIORITY IS TO BOOST YOUR CREDIT SCORE.**

**FOLLOW THESE PHASES.**



**PHASE 1:** Pay off credit cards with balances under \$2,000. Go to your Debt Table sheet and place an asterisk (\*) next to the credit cards that meet this criterion. Tackle these debts first.

**PHASE 2:** For the remaining credit card debt, write down your credit limit in the Notes section of your Debt Table. Then calculate the credit utilization rate of each card, using this formula:

$$\text{Your Balance} / \text{Credit Limit} = \text{Utilization Rate}$$

*It's a lot more straightforward than it appears.*

**Here's an example:**

Card A has a balance of \$5,000 and a credit limit of \$10,000 (rate is 50%)

Card B has a balance of \$4,000 and a credit limit of \$15,000 (rate is 27%)

Prioritize paying balance on Card A to get the rate down to less than 30%.

**PHASE 3:** Once you've accomplished steps one and two, your credit score might see a boost and you'll start tackling your debt based on the interest rate. Start with the card with the highest rate first, and when that's paid off, move to the next highest interest rate.



## IF YOUR SPENDING HABITS ARE OUT OF CONTROL, USE THE CASH ENVELOPE SYSTEM.

Credit scores and spending habits do not always go hand-in-hand. For example, medical emergencies, divorce, and unemployment are common reasons why people end up in debt. You might have stellar spending habits but you still have a FAIR credit score. Similarly, you might have a GOOD credit rating, but you know you are spending way more than you should. You need to rein in your spending to really pay down your debt.

To regain control of your spending, consider using Ramsey's cash envelope system. While he recommends using cash for everything, you can limit it to the budget categories in which you have a tendency to overspend. Use these steps.

- ❑ Decide which budget categories are your weak points – the ones in which you tend to overspend. Some examples are:
    - Dining out
    - Groceries
    - Entertainment
    - Clothing
    - Personal Care
  - ❑ Use your budget to determine how much you want to spend each month in those categories. Label an envelope for each category and write down the budget amount.
  - ❑ Get cash out of the bank and tuck it into the appropriate envelope. When the cash for that envelope is gone, you are done spending money for the month in that category. You can't borrow from another envelope.
  - ❑ If you have your spending habits under control, you don't need to use the cash envelope system. But you may want to run an experiment and use cash for a month and see what happens. Maybe it will help you find expenses you can trim?
- 

### **YOU CAN EXPLORE TREK 2 (SECRET PASSAGE) ONLY WHEN YOUR CREDIT SCORE IS GOOD OR EXCELLENT AND YOUR SPENDING IS UNDER CONTROL.**

Special Circumstance: If things look particularly bleak, can you negotiate a better deal? Try calling the credit card companies and request some relief from the interest rate or amount of debt. You'll need to show that your spending is under control. If you want to try this route, look at the PREP stage in Trek 2.



## WRITE DOWN YOUR PLAN

Every successful trek requires a map. It's time to map out your route.

1. Here's the credit card I will pay off first: \_\_\_\_\_ (card).

It has a balance of \$\_\_\_\_\_.

I will pay off the balance in \_\_\_\_\_ months by making monthly payments of \$\_\_\_\_\_.

2. Here's the credit card I will pay off second: \_\_\_\_\_ (card).

It has a balance of \$\_\_\_\_\_.

I will pay off the balance in \_\_\_\_\_ months by making monthly payments of \$\_\_\_\_\_.

3. I will track my success and build in small incentives as a reward for my great accomplishments.

4. I will cut expenses by \$\_\_\_\_\_ each month and divert to credit card payments.

5. I will bring in approximately \$\_\_\_\_\_ more in income each month that will be applied to debt repayment.

## HERE'S MY DREAM PLAN.

**I WILL BE DEBT FREE BY \_\_\_\_\_ . I CAN'T WAIT!**

# TREK 2: THE SECRET PASSAGE

The **Secret Passage** is a steep but efficient climb to the Summit. You'll pay less in interest than with any other method, which will speed you toward debt freedom. However, this approach only works if you have GOOD or EXCELLENT credit AND you have control/discipline over your spending.

You'll be using "Brenda's Blizzard Method," which combines methods and encourages getting better deals:

**GAUGE:** Know your current credit score

**FORECAST:** Research Balance Transfer Options

**PREP:** Negotiate with your current credit card companies

**TAKE REFUGE:** Make a decision and commit

**SHOVEL:** Pay off the balance as fast as you can!

## **GAUGE: Know your current credit score**

You need a GOOD to EXCELLENT credit score, so if that's not you, head back to Trek 1 (The Roundabout Trail). You can come back when you're ready!

## **FORECAST: Research Balance Transfer Options**

Always prioritize your debt with the highest interest rate first. And keep up with all minimum payments. Then begin your research.

There are two strategies you can use to get a better deal on the interest you are paying on your credit card debt.

- ❑ First, you can transfer your balance to a new card that features a low interest rate. Some offer low introductory rates, even 0%, which makes paying off your balance that much easier.
- ❑ Second, you can use the information on credit card offers to negotiate a better rate with your current credit card.

Here are the steps you can take.

1. Collect offers that other companies mail to you and make a list of offers (APRs and balance transfer options).
2. Use your credit score to check out the competition at [creditcards.com](https://www.creditcards.com).  
*Look at the 'Balance Transfer' options. You might find great offers, like 0% APR on balance transfer for 18 months.*
3. Record the offers.

**NOTE:** There are some flaws with the offerings at [creditcards.com](http://creditcards.com). For example, a friend entered her contact information (including state) and qualified for a card with a 0% balance transfer. She submitted her application. A few weeks later she received a letter from the company explaining that the offer was not valid in her state.

TOP CREDIT CARD OFFERS				
NAME OF CARD	BALANCE TRANSFER APR	INTRO-DUCTORY PERIOD	REGULAR INTEREST APR	NOTES (annual fees, restrictions, transfer limits, etc.)
	\$	months	%	
	\$	months	%	
	\$	months	%	
	\$	months	%	
	\$	months	%	
	\$	months	%	
	\$	months	%	
	\$	months	%	
	\$	months	%	
	\$	months	%	

If you find an offer that you like, go ahead and apply for the card. I've opted for 0% introductory APR cards a number of times, which helped me pay off large balances within the promotional period. You can't beat 0% ... although most cards will charge an upfront fee (about 3% of balances transferred). Transfer balances that have the highest interest rate first, and if possible, set up a plan to pay off the balance while you get a break from interest. There will be limits on the amount that you can transfer, so depending on your balance, you may still have a balance remaining on the high-interest card. Remember to pay down the high-interest debt first - and use the next step to negotiate a lower rate.

**Be cautious when applying for new credit cards. If you start applying for a bunch of new cards and loans, your credit score could take a dive.**

## **PREP: Negotiate with your current credit card companies**

If you don't qualify for a great balance transfer card, or you'd rather stick to your current cards, then it's time to negotiate. I know - many of us hate to negotiate, myself included. And one of the "downers" is that it has to be done by telephone. There's just no getting around it. But I'm going to guide you, so it won't be nearly as scary as you think. The fact is, you don't need negotiation skills. It turns out, just making the call could be the key that opens the door. Odds are on your side.

### **More than three in four cardholders who ask for a lower interest rate get it.**

It takes time and effort to negotiate, so I'd save this method for the credit cards that carry a high balance or have an unreasonably high APR. There's a huge "upside" to negotiating with your credit card company. You'll be paying less interest and be able to climb out of debt so much faster. But there may be some "downsides" too.

- Your credit card company may refuse to lower your APR or offer a better payment plan. And that's okay, because you have a list of balance transfer offers from which to choose.
- If you are having serious problems making even the minimum payments, it's possible the credit card company makes you an offer but freezes your card until your debt is repaid. And that will prevent you from incurring more debt (not a bad thing).
- It's possible your credit score might drop—it shouldn't have a major impact unless you are applying for a mortgage or car loan.

Your negotiation approach depends on your ability to make payments. If you aren't struggling with your payments, you can probably get a better interest rate. But if you have had late payments or are in deep financial hot water, you should go after some big moves that will really save you money. Generally, here are the options companies might be able to offer.

#### **Small moves** (for those who need a little help paying off credit card debt)

- Reducing interest rates. Some companies might offer a lower interest rate to help you keep up with payments.
- Payment reductions. The credit card company might be willing to lower your minimum monthly payments.
- Moving payment dates. Credit card companies may offer to move the payment date if it helps you make payments on time. But this move alone won't make a dent on the balance owed.

**Big moves** (for those struggling to make payments)

- Lump sum payments – a one-time payment in exchange for the credit card company’s debt forgiveness. Some companies are willing to give you a huge break if you can pay off the balance in one lump sum. If you received an inheritance or a bonus, sold some high-price items, or are willing to raid your savings, they may take a lump sum payment and forgive the debt. For instance, if you owe \$10,000, they might accept a lump sum payment of \$4,000 to \$6,000 and cut their losses. (WARNING: If you are successful, the amount forgiven will be considered income on your income tax return.)
- Repayment plans/hardship plans that are usually based on your income and expenses. Here the credit card company freezes your current debt balance and works out a structured repayment schedule at a lower interest rate. This way, over a period of several years, you can pay off the balance without worrying about higher interest costs. These are sometimes referred to as hardship plans and may include a combination of lower interest rates, smaller minimum payments, lower fees and penalties, and a fixed payment schedule.
- Forbearance (not making any payments for a period of time). If you are experiencing a temporary hardship, the credit card company might offer to freeze your account balance, cap your interest rate, and give you a reprieve from making payments for a specified period of time.

So let’s get to the phone call. Carve out some time in your schedule. Here’s your winning formula.

*Make the call | Be patient | Take a deep breath | Be pleasant!*

Select the credit card company you’d like to negotiate with and call the toll-free number on the back of the card. Then use one of the sample scripts at the end of this document as a guide.

Credit Card Negotiations: Lower APR				
Name of Card	Old APR	New APR	Introductory Period (if any)	Notes
	%	%	Months	
	%	%	Months	
	%	%	Months	
Credit Card Negotiations: Repayment Plan				
Name of Card	Old APR	New APR	Introductory Period (if any)	Notes
	\$	\$		
	\$	\$		
	\$	\$		

### **TAKE REFUGE: Make a decision and commit**

Depending on how your negotiations went and how many of your credit cards carry a balance, you might be done making decisions. But if negotiations didn't work out as well as you hoped or you just "chickened out," you've got some decisions to make. And some of the decisions rest on your ability and commitment to pay off the debt. Plus, only you know your money weaknesses. If you open up a new account to take advantage of a 0% transfer balance but you then neglect to pay off the balance, you won't be a whole lot better off than when you started. So here's my suggestion.

1. Get a quick "win." Pay off the credit card with the lowest balance as fast as you can.
2. Get a second "win." Negotiate a better deal on the credit card with the highest balance. Get a lower APR, a lower balance, or a repayment plan. OR Transfer the balance to a new 0%/low-interest card.
3. Document your Success! Use the Debt Tracker Coloring Page in your Action Plan to mark your progress. Place the page where you can see it. You can also download an app for your phone – search for 'debt payoff' apps.
4. Congratulate yourself on this first step. Now it's time to make a commitment and a plan. You are a debt-paying monster well on your way to financial freedom!

### **SHOVEL: Pay off the balance as fast as you can!**

The blizzard has arrived and you've taken refuge in your house. But once the weather clears, the hard work begins. Yes, the time has come to shovel your way out of the house. You'll work on cutting your expenses and bringing in more income, which you can divert toward your debt.

Just remember, paying off debt is a marathon, not a sprint. And you're going to need water breaks every so often. While it may sound contrary, you'll get a psychological lift by building in some rewards. Pay off that first credit card and enjoy a celebratory dinner. Reach the halfway point and buy yourself a little gift. You don't need to be extravagant, but go ahead and reward yourself for the outstanding job.



## WRITE DOWN YOUR PLAN

Every successful trek requires a map. It's time to map out your route.

1. Here's the credit card I will pay off first: \_\_\_\_\_ (card).

It has a balance of \$\_\_\_\_\_.

I will pay off the balance in \_\_\_\_\_ months by making monthly payments of \$\_\_\_\_\_.

2. If I can get a card that has an introductory 0% (or low) APR on balance transfers,

I will transfer \$\_\_\_\_\_ from my other credit cards and will pay \$\_\_\_\_\_ each

month to pay off the balance in \_\_\_\_\_ months. I will divert "found" money toward debt repayment.

3. This card carries the highest balance: \_\_\_\_\_ (card name).

The balance is \$\_\_\_\_\_ and the APR is \_\_\_\_\_%. I will call the credit card

company on \_\_\_\_\_ to:

- Request a lower interest rate
- Request to participate in a repayment plan
- Other (specify)\_\_\_\_\_

4. I will track my success and build in small incentives as a reward for my great accomplishments.

5. I will cut expenses by \$\_\_\_\_\_ each month and divert to credit card payments.

6. I will bring in approximately \$\_\_\_\_\_ more in income each month that will be applied to debt repayment.

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# SAMPLE SCRIPT

## Good Customer Seeking a Lower APR

*Before you Begin: Decide on a reasonable interest rate that is acceptable to you. For example, the average travel rewards credit cards range from 15% to 19% interest. Cash back credit cards range from 13% to 23% interest. A good place to start is to request an APR of about 10% - the company may not be able to meet the 10% request, but may be able to offer something close (12% to 14%) that is much better than your current rate. If you have other offers, have that information in front of you.*

**YOU:** Hi. My name is \_\_\_\_\_. I've been a customer for \_\_\_\_ years. I've always paid my bills on time and I'd like to keep doing business with your company, but my APR rate seems high. I'd like to speak to someone who can do something about that. Is that something you can help me with, or can you please connect me with a supervisor who has the authority to offer a better APR?

**CUSTOMER SERVICE REPRESENTATIVE:** Please hold for a moment and I'll connect you with a supervisor (credit account specialist). [Remember to be patient!]

**SUPERVISOR:** Hello, this is Sam. How can I help you?

**YOU:** Hi, my name is \_\_\_\_\_, and I'm interested in talking with someone about lowering my interest rate. Can you help me with that?

**SUPERVISOR:** Yes, I can discuss that with you. Can you tell me what your concerns are with your current rate?

**YOU:** Sure, but before we continue. Can I have your full name and direct telephone number in case we get disconnected?

**SUPERVISOR:** It's Sam Jones and my direct line is \_\_\_\_\_.

**YOU:** Thank you, Sam. I've been a good customer for \_\_\_\_ years, but I'm paying too much in interest. I'm working on paying off my credit card balances and I've been researching my options. I'd like to stay with \_\_\_\_\_ (credit card company), but I can find better interest rates from other companies. I've been offered balance transfer options with a 0% APR for 18 months [replace with your best offer]. Can you offer something similar, or at least bring the APR to something closer to 10 percent?

**If Sam refuses to negotiate:**

YOU: Well, I'm disappointed. I'd hoped we could reach an agreement on this. I'll have to consider my other options and I may have to close my account.

SUPERVISOR: Thank you for contacting us. Is there anything else I can help you with?

YOU: No, thank you. I appreciate your patience.

**If Sam offers an APR above your acceptable level:**

YOU: Thank you for the offer, but I was hoping for a more competitive rate. Can you do any better? Something closer to the 10% mark?

SUPERVISOR: I'm sorry, but this is the best rate we can offer.

YOU: Okay, let me weigh my other options. I need to do some more research, but I appreciate your help.

**If Sam offers an acceptable APR:**

YOU: That's terrific! I'd like to go ahead and accept the offer. What are the steps I need to take and when will the new APR become effective?

SUPERVISOR: You'll notice the new APR on your next statement and we will send you confirmation. Can you verify your email address?

YOU: Yes, my email is \_\_\_\_\_. I really appreciate your help. Thank you so much! (Make sure to receive documentation.)

# SAMPLE SCRIPT

## Request for Repayment Plan

*Before you Begin: A lower APR might not be enough to help you if you're having problems making minimum payments. If you have some serious financial issues, this is the time to swallow your pride and be bold in your request. But be aware that the minute you let your credit card company know that you are having money problems, they might freeze your account so that you can't make any charges in the future. You'll need access to another credit card or rely on a debit card for future transactions. And your credit score may dip, at least temporarily.*

*By order of preference, these are the big moves that will lower or eliminate your balance: (1) lump sum payment; (2) repayment plans; and (3) forbearance. If you can manage a lump sum payment without destroying your emergency savings, it's worth a try. The script below is to request a repayment plan, which means you won't be able to make charges on your credit card, but you'll have a firm plan in place that allows you to pay off your debt fast. These plans are usually reserved for those facing a financial hardship, like a recent job loss, medical emergency, or family crisis. You should be ready to answer questions about your income and expenses and you may need to provide additional documentation to back up your request. But if you qualify, these plans will help you wipe out debt.*

**YOU:** Hi. My name is \_\_\_\_\_. I've been a customer for \_\_\_\_ years. Lately, I've been having a really difficult time paying my bills. I have some financial problems that are putting a real strain on my ability to pay down my balance. I'd like to speak to someone about participating in a repayment plan. Is that something you can help me with, or can you please connect me with a supervisor who has the authority to tell me if I qualify for a repayment plan?

**CUSTOMER SERVICE REPRESENTATIVE:** Please hold for a moment and I'll connect you with a supervisor (credit account specialist).  
Remember to be patient!

**SUPERVISOR:** Hello, this is Sam. How can I help you?

**YOU:** Hi, my name is \_\_\_\_\_, and I'm interested in talking with someone about participating in a repayment plan. Can you help me with that?

**SUPERVISOR:** Generally, we don't offer repayment plans unless there is some type of hardship that makes it difficult for you to pay your bills.

**YOU:** Sure, I understand. But before we continue, can I have your full name and direct telephone number in case we get disconnected?

**SUPERVISOR:** Certainly. It's Sam Jones and my direct line is \_\_\_\_\_.

**YOU:** Here's the thing. I'm not able to keep up with payments and I really don't want to file for bankruptcy. I'd like to be responsible and pay back my debt, but I can't afford the high balance. [Mention the reason for your financial hardship.] So I'm looking for a repayment plan that will allow me to pay the money back. I'd like to know what you offer and how I can participate.

**If Sam cannot offer a repayment plan:**

YOU: Well, I'm disappointed. I'd hoped I could work something out that would help me pay off the balance. It looks like I've got to consider bankruptcy and other options.

SUPERVISOR: Thank you for contacting us. Is there anything else I can help you with?

YOU: No, thank you. I appreciate your patience.

**If Sam makes a different offer that doesn't meet your demands:**

YOU: Thank you for the offer, but I don't know that it's going to help me pay off my balance. Can you do any better? Something that will lower my balance and give me a reasonable timeframe to pay it off?

SUPERVISOR: I'm sorry, but this is the best we can offer.

YOU: Okay, let me weigh my other options. But I appreciate your help.

**If Sam offers a repayment plan:**

YOU: This sounds really good. Can you send me the details? I think I'd like to apply but I want to read through the requirements before I sign up. How long will it take for the repayment plan to start?

SUPERVISOR: Once we receive the information, we'll send you an email confirmation and let you know your start date. Can you verify your email address?

YOU: Yes, my email is \_\_\_\_\_. I really appreciate your help. Thank you so much! (Make sure to receive documentation.)