

## **Session 5 - Utilizing the Consumer Debt Reduction Calculator to Help Clients**

Often knowing the date by which the client will be debt free is a huge encouragement to them. One client reported, "When I saw the date by which I could be debt free, even though it was quite a ways out there, it gave me hope. I saw there was a light at the end of the tunnel. Before that, it was all just kind of a fog."

With that in mind, we encourage counselors to use the Consumer Debt Reduction Calculator with their clients to show them when each debt will be paid off and when they will be debt free by following the plan. The calculator can be found under "Resources" / "Resource Supplements" or click [HERE](#).