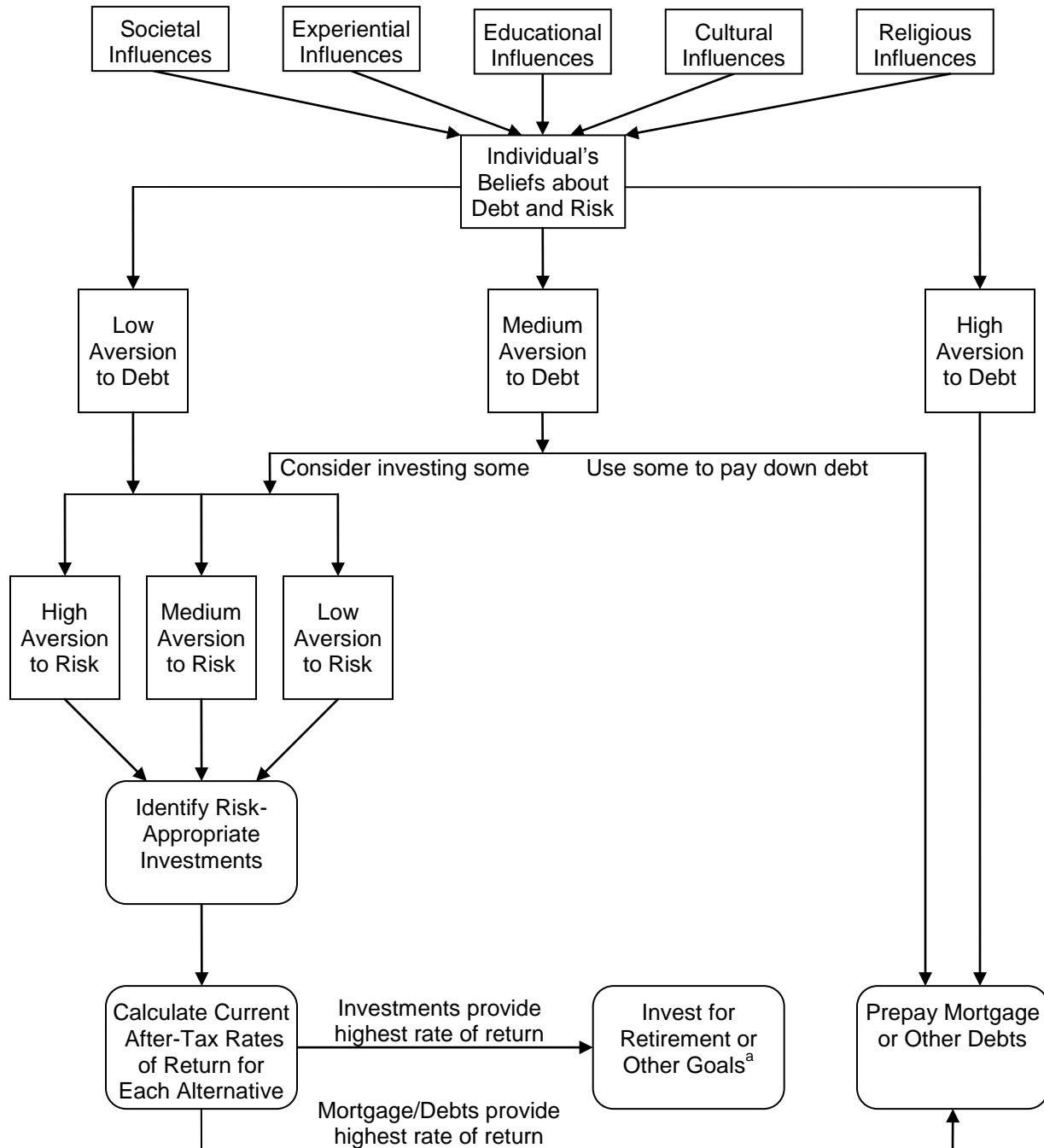


**What To Do With That "Extra" Money:  
A Decision Model for Choosing Between Prepaying Debts or Investing**  
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<sup>a</sup>If, due to lack of knowledge or discipline, one would, in reality, end up consuming instead of investing, then "Prepay Mortgage or Other Debts" is the default choice.