

- ***Start now!***

Beginning is the hardest part - starting now saves \$\$\$\$\$\$ later

- ***Stop using credit now!***

Credit cards are loans on future earnings. Cut up your cards and use the interest you save to pay down debt

- ***Communicate honestly with family members about money!***

Habits, attitudes and values have a profound effect on how you spend money



- ***Organize your finances with a system that works for you!***

Budget Planning increases your ability to get out of debt

- ***Educate yourself about your own debts!***

Learn & understand basic financial concepts; read & understand your contract terms and interest rates

- ***Create a written plan to pay down your debts!***

A written plan of action, such as what debt to pay off first, lets you see your progress as it happens

- ***Reduce monthly expenses!***

Live within your means now or you will be forced to live at a lower standard later

- ***Increase monthly income!***

Work a few more hours, get a better paying job, ask for a raise

- ***Be ready to sacrifice!*** Your financial future may be at stake Separate needs from wants

After you get out of debt start a savings plan and build for the future!

