

DEBT FREEDOM ROADMAP



DREAM Engage. Dream about being debt free and using the money currently going towards debt for positive goals.

STAY MOTIVATED Be accountable, celebrate the milestones as debts are paid off one at a time to keep yourself motivated.

CUT EXPENSES Refuse to be normal. Cut expenses, find extra income, and live below your means – increasing the amount you can throw at your debt.

PAY SMALLEST DEBT Begin systematically applying extra money found in your budget to your smallest debt. Pay minimums on others.

BUDGET, GIVE \$\$ A PURPOSE Do a “zero-based” budget using next months income and expenses. Give every dollar a purpose. Make this a new monthly habit.

EMERGENCY FUND Begin setting aside funds (up to \$1000) as insurance, or padding, to keep your debt payoff on track.

MONEY IN, MONEY OUT Assess. Know your income and expenses. Maximize income by checking your withholdings and stopping savings. List all your bills and debts and know where your money is going.

ACKNOWLEDGE YOUR STRESS Choose a new path. Realize debt is robbing you or your family's future and something has got to change. Stop using credit cards and taking on additional debt.

START HERE