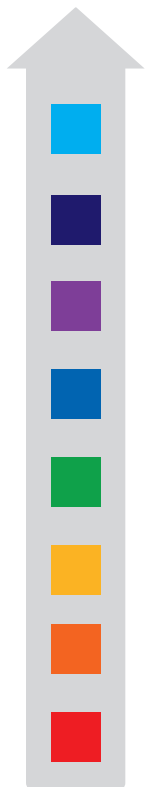


DEBT FREEDOM ROADMAP



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

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

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

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

Do a “zero-based” budget using next months income and expenses. Give every dollar a purpose. Make this a new monthly habit.

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

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.

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.

