

## 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.

**START HERE**