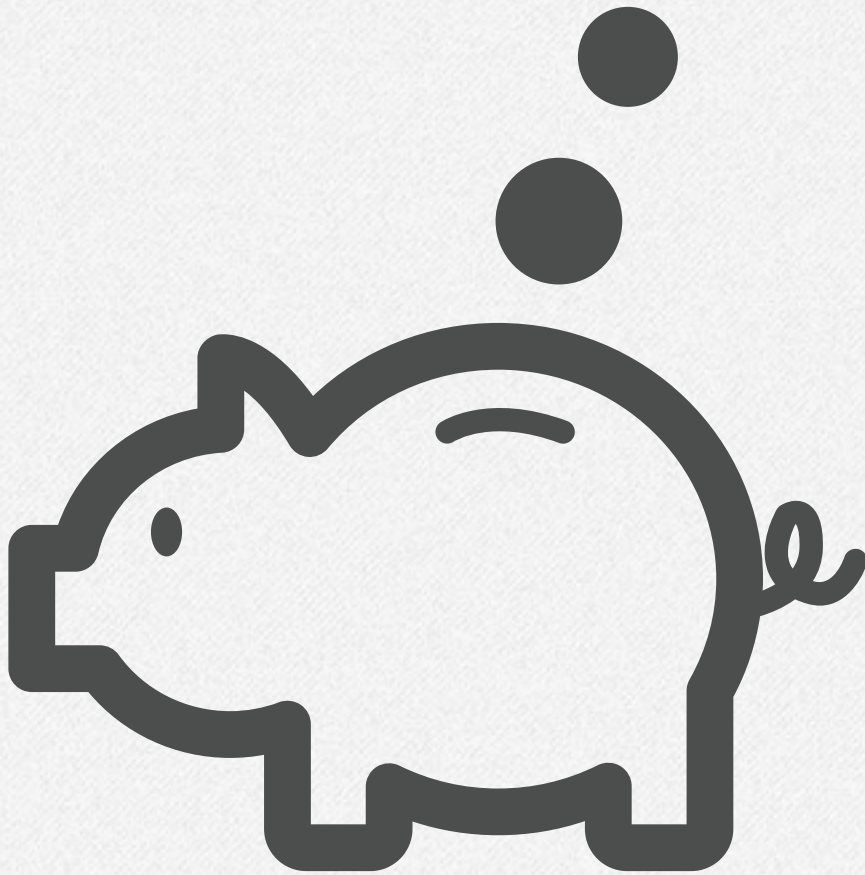


# HOW YOU CAN PAY OFF **\$20,000**



# IN CREDIT CARD DEBT IN **5 YEARS**

1. Getting your information together. List your debts and their related data below:

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2. Choose a plan of debt reduction that will work for your situation.  
Circle one and detail your plan below.

**Even Plan**

**Snowball**

**Smart Plan**

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3. What are your options for earning additional money?

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4. Do you have a household budget? Can you find any savings from that budget that you can apply to reduce your debts?

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5. What expenses can you eliminate? What expenses can you minimize?

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6. What is the best combination of saving and earning for your situation?

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7. Can you get a raise or maybe even a better paying job?

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8. Now that you've analyzed your situation, what time frame is best for you to free yourself of your credit card debt?

**Write your Freedom Date in the box below...**

**MY FREEDOM DATE:**

***Take a moment to imagine all the wonderful things you'll be able to do with all your extra money after this date.***

Use that joyful picture for inspiration when your motivation wanes, and stick to your plan!