60 MINUTES to CHANGE®

MONEY

has nothing to do with...

#1
Financial Priority
vs.
Reality

A Week Gone
TERRIBLY WRONG

MONDAY

COFFEE, CANDY BAR, LUNCH, COKE, TARGET, WALGREENS, DINNER

TUESDAY

COFFEE, GAS, LUNCH

WEDNESDAY

DONUTS, COFFEE, DINNER

THURSDAY

BREAKFAST, CHIPS, CVS

FRIDAY

LUNCH, DINNER, CLUB

SATURDAY

COFFEE, GAS, LUNCH, CAR WASH, DRINKS, DINNER, DRINKS

SUNDAY

BREAKFAST, GROCERY, MACY'S, LUNCH

CREDIT

Debt

Realities OF DEBT

- People use debt because they can't afford to pay cash (few items should be purchased this way)
- There is no (good) reason to have more than 1 credit card
- Even medical bills stem from a lack of preparedness and can cause future credit strife
- Stop thinking of credit as a way to give you things you can't afford. It actually prevents you from living the life you want

3 steps to your free credit reports

You repeat this step for each credit report

1 Fill out a form

Fill out one form to request one, two, or three reports

2 Pick the reports you want

Request your credit reports from Equifax, Experian or TransUnion.

3 Request and Review your reports online

Before you get your credit reports, you will answer a few more questions. These questions are meant to be hard. You may even need your records to answer them. They are used to ensure that nobody but you can get your credit information.

If you can, print your credit reports so you can look at them later.

Your free annual credit report does not include credit scores

On Your

CREDIT REPORT

Total Accounts

Open Accounts

Closed Accounts

Delinquent

Derogatory

Balances

Payments

Public Records

Inquiries

Secrets to GOOD CREDIT

One Card

Credit Utilization Ratio

Pay Bills on Time

No Store Cards

Your Goal is to Eventually Not Care About Your Credit

How to Pay Off

DEBT

Math, Momentum,

& SHOTGUN

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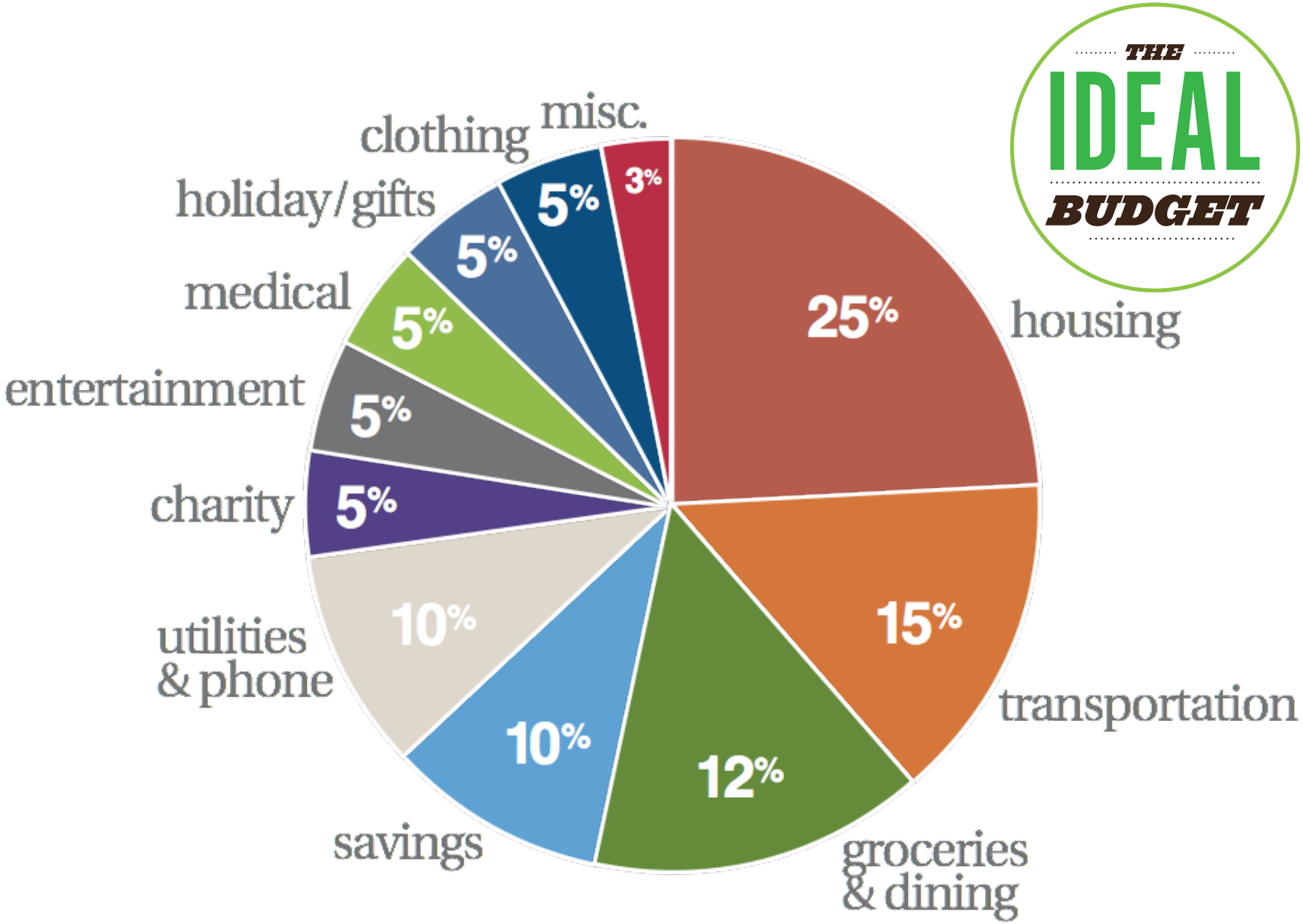
BUDGETING

Awareness

Communication

Accountability


THE
IDEAL
BUDGET
housing
25%
transportation
15%
groceries & dining
12%
savings
10%
utilities & phone
10%
charity
5%
entertainment
5%
medical
5%
holiday/gifts
5%
clothing
5%
misc.
3%

10 Ways To Create

FINANCIAL MOMENTUM

1. Grab Everything
2. Step on the Scale
3. Recruit an Accountability Partner
4. Set Short and Measurable Goals
5. Eliminate Negativity
6. Start Counting
7. Examine Your "Plans"
8. Money Reconnaissance
9. Dig Into Your Bene Book
10. Reward Progress