ARE YOU READY FOR A DRASTIC FINANCIAL CHANGE TO YOUR LIFE?



Signs You Need A Drastic Change

- Living paycheck to paycheck
- Growing credit card balances
- No progress toward goals
- Constant money stress



Start With Spending

- Review 60–90 days of spending
- Identify money leaks
- Cut unnecessary expenses
- Create awareness



Big Moves After Taming Spending

- Focus on high-interest debt
- Pay more than minimums
- Consider consolidation
- Free up future cash flow



The Final Steps

- Automate savings
- Build an emergency fund
- Increase retirement contributions
- Pay yourself first

smarter MONEY LIFE
POWERED BY FORUM CREDIT UNION