HAVE YOU STARTED PLANNING TO REBUILD SAVINGS AND PAY OFF DEBT?



1 FIRST MOVES TO MAKE

Assess Your Financial Situation
Create a Post-Holiday Budget
Set Clear Goals

2 WHERE TO FIND THE MONEY

Cut Back on Non-Essential Spending
Audit and Cancel Unused Subscriptions
Meal Plan and Cook at Home





3 SPECIFIC DEBT REDUCTION STRATEGIES

Use a Debt Payoff Strategy (Avalanche Method, Snowball Method)
Pay More Than the Minimum
Consider Balance Transfers or Consolidation

4 SAVINGS STRATEGIES TO CONSIDER

Sell Unused Items
Explore Additional Income Opportunities
Celebrate Each Milestone

