



DIGGING OUT OF DEBT

HOW?

Start with the obvious:

- * Stop spending
- * No impulse purchases
- * No one-click orders
- * No more large loans
- * Do not increase your current debt
- * Create a BUDGET and stick to it.
- * Make a plan to PAY DOWN existing debt.
- * Do not use credit cards ... Purchase with CASH only.
- * Set realistic, achievable GOALS.



**If you need help, call 315-376-8202
and ask about our FEP Program!**

FINANCIAL **E**MPowerment **P**ROGRAM