

3 Tips to Tackle Debt and Help Brighten Your Financial Future

TAKING CONTROL OF YOUR FINANCIAL DEBT CAN BE EASIER THAN YOU THINK! Start planning today, and soon you will be on the way towards financial security.

OUTLINE YOUR FINANCIAL DEBT

**Debt includes items such as mortgages, car loans, hospital bills, student loans, cell phone bills, overdue utility bills, and credit card bills.*

Debt:

Total Due:

Interest Rate:

Minimum monthly payment:

Debt:

Total Due:

Interest Rate:

Minimum monthly payment:

Debt:

Total Due:

Interest Rate:

Minimum monthly payment:



CIRCLE THE SMALLEST BALANCE. Then focus on the smallest debt and pay it off as quickly as you are able.

TIP: Pay more than your minimum payment – even if it's only \$10. Every bit counts!



Once the first debt is paid off, use its monthly payment and **roll that amount** into the next debt's monthly payment. Keep repeating this strategy (example: take Debt A & B's monthly payments once they are paid off and use them to help pay off Debt C, etc.).



Once you start tackling your debt, it's time to start saving – and your dollars can add up fast!

Each dollar saved is a step in the right direction towards a brighter financial future.

ASK YOUR PLAN ADMINISTRATOR ABOUT THE NEXT EMPLOYEE EDUCATION MEETING.

Columbus

535 Metro Place South, Suite 100
Dublin, OH 43017

Dayton

2 Prestige Place, Suite 130
Miamisburg, OH 45342

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✉ help@everhartadvisors.com

☎ 614-717-9705

🌐 everhartadvisors.com