

Personal Reflection Exercises...

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I maintain effective financial habits that make saving money automatic and keep me from sinking into debt. As a result, ***I effortlessly move toward financial freedom*** and a debt-free lifestyle.

Every time I get paid, a portion of my income automatically goes into savings. I figure that if I don't see it I won't miss it!

I make a detailed budget, including both necessary expenses and fun money and I stick to it.

I trust myself to use credit cards appropriately. I am sure to stay within my budget so that each month I can pay off whatever I charge. This strategy builds great credit, too!

If something costs more than the monthly budget allows, ***I save up for it***. I only use extended credit for the big things, like a car or a house, and I get great interest rates on the big items because of my wise financial habits.

I also do little things each day that add up to a lot of money over time. At the end of each day, ***I put all my change into a jar*** and start fresh with only bills the next day. ***I plan my meals*** so I can prepare food at home rather than having to pick up fast food due to a hectic schedule. ***I make my own coffee*** rather than pick some up on the way to work.

Today, I am planning a nice vacation, paid for with cash, because ***my great financial habits free up the funds for me to enjoy such rewards***.

Self-Reflection Questions:

1. Am I effortlessly moving toward financial freedom?
2. Have I taken the trouble to make a flexible budget that I can stick to?
3. What habits can I start that will put me more in control of my debt?