

Stress-Free Debt Elimination

Mortgages, student loans, car payments, credit card debt. Americans owe \$13 trillion, and those aged 35-54 owe at least \$133,000 in total household debt.

While there is good reason to avoid unnecessary accumulation of debt, borrowing money remains easy to do. Preventing accumulation and managing overwhelming debt can be difficult, but proactively controlling your debt is important for your financial future.

Here's How:

- **Set a strict budget.** Those who successfully control debt take the time to budget every expense. Re-evaluate your budget monthly to ensure it's practical.
- **Cut out the extras.** How many non-grocery food purchases did you make last month? Eliminate unnecessary expenses such as cable, the newest iPhone or trips to the drive-through.
- **Talk to your creditors.** Outline your income and expenses to display the hardship that you are facing. Many creditors are willing to lower your minimum payments temporarily.



Need help? Your EAP can provide additional guidance and resources.

WEBINAR

01.30.19 12:00pm ET

REGISTER

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Bills piling up? Can barely afford the minimum payments? Sleepless nights worrying about your debt burden? Get your life back by ELIMINATING debt. Ridding yourself of debt will reduce your stress and lead to financial freedom and peace of mind.

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