



404.618.2824
www.bradfordgroupmtg.com

APPLY NOW

Tips For Reducing Debt

You might feel like you are stuck in a quicksand of debt, but with some planning, recording, and a little discipline you will be surprised at how much you can save and pay down your debt.

First, you need to record your financials. You can do it on good old paper, excel or google docs, but make sure you have a record of your expenses and debts. Next make a record of your budget - where you are spending your money.

If you have multiple credit cards and some are high interest, move the balances to lower interest cards. Focus on paying down the high rate loans first (like payday or credit cards).

After you budget your expense then you can see where you can save and it's often more than you might imagine. Below are some areas where you can start saving.

Cut the cord(s)

You can cut or lower your cable/satellite package - that could be \$100 a month right there!
If you rarely use your home phone, consider getting rid of that too.

Cut back on the lattes and popcorn

Brew your coffee at home and turn a trip to the theaters into a trip to redbox. You can save \$100 a month there!

Remember the brown bag?

If you pack your lunch to work you can save another \$100 a month!

Tweak the thermostat

Lowering the heat by a few degrees in the winter and doing the same with AC in the summer can save you \$100s throughout the year!

Plan Your Shopping

When shopping, cut out impulse purchases and don't forget to check your goodwill or vintage stores - you can score designer goods at a fraction of the original price!

Stay Disciplined

If you keep with these strategies and use the savings to pay down your debt, you'll be amazed at the results. Hopefully you'll stay with your new plan, using the extra savings to save for your retirement.

Click Here to start the [preapproval process](#)