

FINANCIAL BRACKETOLOGY

In honor of March Madness, we're filling out our bracket with a different goal in mind...

PAYING OFF CREDIT CARD DEBT

ROUND 1

Get Organized

Make sure you know the balances, interest rates, and due dates for all bills and debts.

Try these tips!

Set Goals

What are your goals? Maybe you want to pay off one card or save up for a car down payment.

Use this calculator!

Create a Budget

Figure out where all your money is going.

Use this worksheet!

Minimize Spending

Use your budget to figure out where you can cut back and save.

Try these tips!

ROUND 2

Contact Your Creditors

Some creditors may be willing to offer temporary reduced interest rates or waived fees. Just ask!

Develop a Strategy

Once you know what you can afford to pay, plan a course of attack.

Try the Snowball or Avalanche methods!

FINALS

Credit Card Paid Off!

***If you find your debt too overwhelming to tackle on your own, contact a nonprofit credit counseling agency like ACCC to see what help they can provide**