



## Saving, Making, and Managing Money: What's In It for You?

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Do you dream about financial independence, but struggle to believe that it's *actually* possible for you? Are the bills piling up in your household? Do you fear the financial obligations that come with the next thing to go wrong in your home?

Thankfully, there is hope.

According to USA Today, nearly 2/3 of Americans are in debt. Of those, nearly half have stopped paying one or more of their credit cards. Yet the situation is far from an impossible one to overcome.

***You can achieve the financial independence you deserve if you know the right choices to make*** and you're willing to believe that you can do it!

When you get your financial situation under control, ***the benefits you experience will touch every area of your life.*** Many of the daily stresses you face that seem totally unrelated to money will disappear. Your physical health will improve quickly as you regain control of your stress levels. Plus, you'll be able to think more clearly about your goals and dreams.

Less stress means more time to enjoy your family and nurture the relationships that are most important to you. Small steps in the right financial direction can give you the freedom to enjoy your life!

Thankfully, the financial peace you seek is right around the corner. **You can experience the success others only dream about when you take small steps to conquer these six areas:**

1. **Budgeting.** Everyone knows they *need* a budget. In fact, you've probably heard this a thousand times! The good news is that setting up a workable family budget is simpler than you think. This first step to financial freedom will motivate you to use your finances as a tool to increase your happiness and pursue your dreams.
2. ***The key to any successful financial plan is to earn more money than you spend.*** The only way to do this is with a family budget. But once you know where you are and where you want to go, you'll have a roadmap to get there and the confidence to know that anything is possible. Only a workable family budget can give you that confidence.
3. **Saving Money.** Once you've created your roadmap to financial success, and you're earning more than you spend, you now need the right strategies for saving money. Once you know the right steps to take, short-term and long-term savings will become a joy.
4. ***Your savings fund your dreams.*** When you begin to save toward the bright future you've always dreamed about, you'll be excited to wake up every day and work toward those dreams. Your family will be excited, too! Hopeful rays of sunshine will replace the dark, gray clouds of financial obligation.
5. Starting a savings program will also bring you peace of mind unlike anything you've ever experienced before. You'll be able to take trips to the mailbox without knots in your stomach. When the phone rings, you'll know that the person on the other end isn't a bill collector. ***Your bills will be paid and your future will be secure.***
6. **Credit.** A key component in your roadmap to financial success is learning to use credit wisely. ***Credit, kept in its proper place in your financial life, can be a tool in your financial prosperity toolbox.*** Misused, however, credit can destroy your financial life.
7. There's hope when you learn when to use credit, how to use it wisely, and how to effectively manage your credit score. Taking positive steps toward effective credit management can ensure that your financial tomorrow is a bright one.
8. **Getting out of debt.** Once you get free, nothing can stop you from living the life you want to live. No matter how high the mountain seems at first, the only way to the top is by taking small steps. ***The key, though, is taking steps that lead you in the right direction.*** Knowledge is power when you act upon that knowledge.

9. When you learn effective strategies for getting out of debt, you'll feel the exhilaration as you move closer to becoming debt-free. You'll begin to feel more in control of your life than you ever have before.

**10. Bringing in extra cash.** One stumbling block you may encounter is finding a way to earn the income you need to survive and thrive. However, with the right strategies and a determination to succeed, this stumbling block can be turned into a stepping-stone toward your success.

- Many online and offline income strategies offer you the opportunity to realize your dreams if you'll take the first step today.

**11. Protecting your identity.** In the world we live in today, failing to protect yourself against identity theft and other financial crimes could derail even the best of financial plans you've made. ***Thankfully, protecting yourself is easier than you think.*** When you do, you'll have the confidence that comes from knowing you've done everything required to protect your success.

Your financial prosperity is closer than you think, but the choice is yours. You can stay on the couch, like most people, paralyzed by fear and living a stressful life that falls far short of the life you crave. Or, ***you can take simple steps today that will lead to a bright tomorrow for you and your family.***

If you create a realistic roadmap, use effective strategies to reduce your debt, use credit wisely, and save toward your dreams, you'll experience the financial independence that most only dream about.