

Pay off what you owe

*If you don't want to keep starting over
then just quit giving up.*

Debt freedom creates unlimited potential, emotional self-confidence, and a feeling that you cannot imagine until you've been there. No matter what your income is, it'll be all yours, because not a dime is going out to make others rich at your expense. No more worries about missing a week's pay or thoughts of foreclosure. No more credit card payments. No fears that the next phone call might be a collection agency, or the next doctors' visit could wipe you out financially.

After you have your emergency savings, the next and most important step is to start paying off what you owe – the hangover from all those charges and payments. It won't be easy and it won't be quick, but it'll be so worth it. An airliner takes the most amount of fuel to lift off. The largest amount of energy is used to get going, to gain the lift, and to get airborne. The same works for you to get your debts paid off. It'll take a couple of months of focus and extra energy to gain momentum, traction, and a new routine. What it will take is the 2 D's:

The decision – to get started and moving

The discipline – to keep going, to stay on track, and to finish

Do you remember the last time you spilled a cup of coffee or a glass of wine? What did you do? You instantly dropped whatever you were doing in order to clean it up – NOW! Whether you were on the phone, watching a movie, or were running late, nothing else mattered at that time. You got a rag and started cleaning it up, right? The only way you will be successful in cleaning up your finances, debts, and getting control of your money is with that same focus and intensity.