

DEBT FREE SEMINAR

Introductions:

- Presenter
- Attendees
- Objectives
- Expectations of attendees

Kinds of Debt:

- “Bad” debt
- “Good debt (with equity)

“Psychology of Money: How did you get into debt?”

Break

Create Your Present Budget:

- Monthly
- Annual
- Future Needs:
 - *Short term
 - *Long term
- Are you an average spender?

Lunch

Credit card solution

Do You Have Too Much Debt?

Money Troubles

How to Get Out of Debt

- Setting up your own schedule

Break

Saving: A Learned Skill

- Where to save and why?

Prosperity Can Be an Achievable Goal

Thrift Savings Plan: Your #1 Saving Plan – TSP Roth

End of Class