

START AT NOTHING

How to eliminate unnecessary expenses and get out of bad debt fast so you can start building wealth and become financially free

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Chapter 1

How do we decide what to eliminate?

Many get out of bad debt plans tell you to reduce your expenses, but how do you know which ones to reduce? How do you decide which of your favorite indulgences to deprive yourself of? How do you decide which necessities aren't absolutely necessary?

It's painfully difficult to go through each expense one by one deciding whether or not to eliminate it. It's not just an expense, it's your indulgence, your break, your comfort. Talk about painful! Why don't these get-out-of debt gurus just start pulling your nails off one by one asking you which ones you'd like to keep? Of course, we want to keep them all!

So, am I going to tell you that you get to keep all of your indulgences and that you will still be able to get out of bad debt? Well, only if you win the lottery or plan on working many more jobs. Now, more jobs or side hustles are great, and we will discuss those in a future chapter, but for now, we are working to get you out of bad debt fast so that whether you work a side hustle or not, you can be out of bad debt and on your way to wealth and financial freedom.

First, I need you to use the included form and fill out every expense you have. The form is self explanatory. Just fill in the title of the expense and then fill in how much the total balance is and how much you owe per month.

Now, I'm going to teach you how to begin feeling rich. Instead of feeling poor, broke, down and out, or even cursed when it comes to the money game, I am going to help you begin to feel rich and

in control of your money right now! “How?” you ask? Well, if you really want to know, read on to find out!

Chapter 2

Eliminate Everything?

Yes! That's right. Eliminate every single expense you have, Right now. Take that piece of paper you filled out in Chapter one and, cross it all off! Eliminate every single one of those bills!

You may be thinking, "You're kidding?" I'm going to tell you I am absolutely not kidding. Years ago when we were working on getting out of bad debt, nothing worked. We always had too many expenses every month. After we looked and looked, I realized we were just hanging on to too many expenses by labeling them as "necessary" or "not able to be eliminated" or "just can't possibly live without." We had so many reasons for why we "needed" this or couldn't live without that. Yet we were miserable. The "stuff" was not making us happy. It was making us miserable. We were working and not getting ahead. We couldn't enjoy our time. We had no money and lots of bad debt. It looked like there was no hope. We felt we couldn't earn any more money and couldn't cut any more expenses. We were WRONG!

Right now, you are going to eliminate every single expense you have and get yourself to exactly NOTHING! No expenses at all!

That's it. Right now, you have absolutely no expenses. No bills. No obligations. You own nothing and you owe nothing. How does that feel? Do you feel free? Do you feel rich? All the money you earn is yours to keep, right now. Mwa ha ha ha ha! Please excuse my evil villain laugh, but you must be feeling a little bit better about your situation now. You have no bills!

Of course this is not totally reasonable or realistic, but you are definitely in a better place by Starting at Zero! But how do we actually survive, live and eventually flourish on this plan?

If you're curious, read on.

Chapter 3

Selectively Add Back Your Necessary Expenses

What is a “necessary” expense? Well, for our purposes, a necessary expense is one that you cannot live without. It cannot be replaced. It cannot be reduced. You truly cannot live without it. It is important to be very honest here. We can’t say that our daily coffee grande is a necessity here. The only items allowed to be added back or “purchased” here must be truly necessary to sustain life. This also gives you the opportunity to use these smaller “luxuries” as rewards for progress and hard work along this journey to being in control of your finances and eventually financially free!

You can use the new form provided to start “purchasing” your necessities. As you can see, there is a place for your current monthly income, and then an itemized column for you to add each new purchase or expenditure. You will keep a running total so that each time you add your new “purchase” you see your monthly income decrease. This is a great psychological exercise because you are going from having all of your hard earned money and then watching it decrease as you spend it - you are going to feel less rich with every “purchase,” so you want to be very discriminating here on what is truly necessary.

Some examples of necessary expenses will be food, utilities, insurance and main dwelling including rent or mortgage. At a deeper level, I will be asking you to consider if you can make reductions within these categories as well. For example, can you reduce your food costs? Could you eat more basic bulk foods like rice, potatoes, beans, fresh vegetables - all cooking at home? Can you reduce your utilities? Could you use fans in the summer,

or wear more blankets and double jammies in the winter? Can you downsize your dwelling? Does your home need to be as big as it is? Are you able to get a roommate? Can you reduce your transportation costs? Can you sell your car or use it to help make money as a driver? Remember, this is not forever. This is for right now, so you can work intensely to get out of bad debt as fast as possible and start working towards wealth and financial freedom!

Now, I must advise you to be very strict when you add something to your list as necessary. Remember, this is reducing your income! It's taking money out of your pocket that you will not get back. This money you are spending here is not buying a cash producing asset like a dividend stock or rental property. It is a hole in your pocket that your money is just falling out of. This is your hard earned money that is now spent and gone forever!

Chapter 4

What Isn't Necessary?

I hate to be the bearer of bad news, but if you are in bad debt, anything that is not a basic necessity for living, a.k.a. sustaining life, is not necessary.

What types of expenses fit into here? Let's look:

But first:

REMEMBER - IT'S NOT FOREVER, JUST FOR NOW! HANG IN THERE! YOU CAN DO THIS!

Phone

Do you need the phone you have? Can you buy a monthly prepaid phone? Can you reduce your phone plan luxuries? Unless you need your phone for work, you can substitute it for a lesser phone and it is not necessary. How about a landline? If you have a pay by the minute plan, a landline can possibly save you money. This is where your research will come into play. You must open your mind to alternative ways of living during this transition from broke and in bad debt to wealthy and financially free.

If you are using your phone in order to run your business and increase your income, you still need to call and see if you need all of the extras on your plan and if you can have your costs reduced. Often, telling them you're going to switch carriers or cancel your phone can provide you with an opportunity to receive a discount, or certain items for free. Remember to ask questions about how long the discounts will last and if this is affecting your contract

time if there is one. These service companies can often be sneaky in giving temporary discounts and increasing contract times, and if you don't ask ahead of time, they just might trick you into a less desirable contract in the long run.

Cable or Satellite Television

Not necessary! You may hate me for this, but going to the library and getting books about businesses, money, investing, and skill learning is free and it's an investment in yourself.

If you have children, they also can be spending time playing card games, reading books, drawing, learning skills, playing outside and helping you while learning about good money habits early. If they "need" television, there is also the very, very old-fashioned T.V. antenna for free television. I grew up with that and survived. Again, please remember, this is not forever!

Our family did this. Our cable bill had ballooned to over \$200 per month! We dropped down to an Apple TV box where we would buy the shows we wanted to watch. Well, it was amazing how very rarely there were new shows to buy! There was no way we could spend \$200 buying shows even if we wanted to because there just weren't any new shows to buy! And the show we enjoyed, we now owned so we could watch them as many times as we wanted without having to pay again and again.

Entertainment

Sure...If it's free! Otherwise, no.

We put no money towards entertainment until you are out of bad debt or frugally celebrating your mini-goals towards getting out of bad debt. Your entertainment at this time is now the joy of making money, finding new ways to make money, saving money, not spending money - you get the picture.

You can also get creative here and find entertainment sources that are free. When was the last time you enjoyed watching a sunset or going for a walk? Playing board games and cards is also great fun and even good for your brain! Bridge is a great game played by Bill Gates and Warren Buffett because it stimulates your mind and it's free!

Eating out

No way! Cooking at home will be less expensive most of the time. If you truly have a way to eat out for less, go for it, but I imagine your home cooked meal will be healthier and less expensive almost every time.

Car payment

We shared a car for over 3 years! It was no fun. The kids cried and whined sometimes as they had to be in the car for an extra 2 hours during the day because of carpooling, but the money we saved was able to go toward paying down our bad debt faster, so we could get out of bad debt faster, so we could pay less interest to the banks and start working our way to wealth and financial freedom!

We also found ways for our children to be entertained in the car. They learned to play different creative "travel" car games, get their homework done, watch a quick movie on an old movie player, or read!

Toys

If you have kids, imagination will be key here - yours and theirs. Teach the youngest ones how to play with blankets and boxes building forts. They can make homemade dough to play with, or a deck of cards. If your kids are older and have a strong technology habit, this will be more difficult, but they need to be in this with you. You are a team. Together you are stronger and you will be

teaching them how to live differently so that they can grow up into financial freedom instead of debtors prison!

I also definitely recommend including them in this financial journey. Explain to them what changes are being made, why the changes are being made and why they are necessary. Our children have started offering so much more help with any type of business we are starting and with chores around the house to help us have more time. It hasn't been easy for anyone, but this is life changing and the your kids will benefit from learning how to be financially responsible and free and they will thank you for this when they are older and not having to go through this same struggle when they are adults.

Clothes

Everything you buy should be very frugal and not brand name. Unless you need certain clothes for your work, you can shop at the large discount retailers and buy the basics of t-shirt and black pants or jeans and be set as frugally as possible. This is no time to be in competition for the most fashionable. If your career requires you to dress well, go with the basics so you can mix and match. You can also find blogs and online information about how to be fashionable on a budget.

Personal Services

Whether it be the lawn care company or maid - they're fired and you're hired! It's almost as good as a side hustle especially if you weren't using that time wisely to begin with.

Club Memberships

These should just be canceled - period.

Magazine Subscriptions and Newspapers

Canceled!

Is there anything else you don't see here? Just because it's not on my list of not being necessary doesn't mean it shouldn't be there on yours. Remember, when you're in bad debt, anything that is not a very basic necessity is not necessary and should not be added back into your monthly expenses. Ouch!

Chapter 5

Stay Healthy and Take Care of Yourself

With all these cost reductions, you don't have to make unhealthy choices. In fact, as you eat more home cooked meals, you may find that you are eating healthier. Fresh vegetables and whole grains along with healthy protein sources can be purchased for much less expense than eating out. For exercise, there are many workouts that can be done at home and modified to use home items or equipment. Also, when you think about how much a gym membership costs over years, it is much more economical to purchase a stationary piece of workout equipment that you can use forever at only one price than the cost of a recurring monthly gym membership expenses. Walking, yoga, jump roping, sprinting, stretching, playing catch and all kinds of indoor and outdoor activities that are free can help you get and stay in shape with little or no expense at all. Go play!

Sleep is also very important. The stress of financial challenges and life in general can cause us to feel exhausted or even suffer from adrenal fatigue. Getting proper rest every night will keep you energized to keep working towards your financial goals and life values. It is currently recommended to get 8 hours of sleep per night, but this is a question for you and your doctor to discuss. I'm not a financial advisor or a doctor!

If you haven't tried meditation yet, now is a great time to begin. Meditation promotes a more relaxed state of mind which allows for better rest when needed and increased focus when you are awake. Other benefits of meditation include working towards a more positive attitude and a change in your mindset from struggling to succeeding. There are many affirmations that can

assist you in changing the way you think, because what you think can have a profound effect on how you feel which can then affect what you decide to do.

There are many strategies for working toward your goals despite feeling less than capable; however, if you can practice taking care of yourself with loving kindness, gentleness and patience, you will have a much easier time pursuing your goals. Encouragement and self love is much more powerful than beating yourself up. We all do that beating up part far too well and far too much. Please be kind to yourself and give yourself praise for all of your efforts. There will be set backs. They are most likely guaranteed. Don't give up! Find a way to doing something kind for yourself every day.

One way to be kind to yourself is to start enjoying the simpler things in life. When was the last time you enjoyed a sunrise or sunset? When was the last time you took a moment and appreciated the nature surrounding you? Have you given yourself a chance to read a good book or advance your skills in an area that interests you? One of the best ways to be kind to yourself is to learn and grow your mind and skill sets. This is a great way to be prepared for unexpected opportunities.

Another way to be kind to yourself is to always keep learning. You are your greatest asset! One of the best areas of study for you at this time will be to learn about investing and wealth building. That way, when you are out of bad debt and starting to grow your savings, you will be more informed on how to use your cash flow to grow your wealth. You are on your way to financial freedom! You got this!

Chapter 6

Paying down bad debt with the money you are saving

Now that you have Started at Nothing and only added back expenses that are absolutely necessary, it's time to start paying down your bad debt. There are a few ways to begin choosing which bad debts to pay off first.

You could pay off your highest interest bearing bad debt first. In this strategy, you would list your bad debt from highest bearing interest to lowest bearing interest regardless of balance. This is not always the best strategy because if you are carrying a very high balance here, it will be a very long time before you can attack any other bad debt balances. Another problem with this strategy is that you won't see much progress for a long time while you still may have many other bad debt balances outstanding, and this can be discouraging as this is a long journey and this strategy does not offer the reward of reaching mini-goals on the way to your bigger goals and the final goal of financial freedom. Depending on your financial situation, this journey can last a good amount of time and it can be harder to stay on track and stick to your plan if you are not feeling rewarded or seeing progress along the way.

Another option that I like best is to pay off your lowest balances first. Once this bad debt is paid off, you take the payments that were going toward this smaller balance of bad debt and apply it to a larger balance of bad debt. The strategy here is to list your bad debts by order of smallest outstanding balance to largest outstanding balance. You will apply all extra funds to the smallest balance first and then proceed to the next smallest and so on until you are at your highest balanced bad debt, applying all the

previous payment funds to that highest balanced bad debt. This strategy offers great encouragement because as you are making progress all along the way quickly, you can actually see the results and progress quickly, and that all makes you more likely to stick to your plan being motivated, encouraged and energized. This is great encouragement on this long journey.

I used the second strategy and paid off my smaller bad debts first. It was truly a joy when the first bad debt was paid off even though it was small. To say that it felt like an olympic victory is not an understatement. The process gave me the feeling of having control over my finances and my financial future, and that feeling of accomplishment fueled an energy in me to keep going and even to want to work harder. I could see the light at the end of the tunnel and it was bright and beautiful!

Chapter 7

What if it's still not enough?

What happens if after you get to nothing, you still don't have enough money to start paying down your bad debt? The very first thing to do is to call your creditors. Let them know what you are doing. Ask them if they can reduce any of your outstanding balances or reduce your interest rates. They are usually willing to work with you when they know that you are working to pay off your bad debt.

Another strategy is to consolidate your bad debt. You must be careful here though. Often, you will be offered a great initial interest rate on a consolidation loan, but then it increases a great amount in a short amount of time if the balance isn't paid off right away. You want to negotiate a low fixed interest rate here.

Remember also, you are going to be attacking your smallest balance first. As soon as that is paid off, you can apply that money to the next higher balance. This will enable you to increase your monthly income by decreasing those smaller expenses one by one.

If all of your efforts look like they are still not enough, I want you again be brutally honest with yourself. Have you truly cut out everything that is not a life sustaining necessity? If you can honestly say yes here, then it's time for more action.

This is the time to get serious and dig in those heels. You are going to have to find a way to make more money. The good news here is that many people start very successful business when they are struggling and desperate and have no choice but to be

daring to do something that they otherwise might not have the courage to do.

If you have an entrepreneurial spirit, you can start your own business here. First, you need to think about what skills you have that could be in demand and you can then share with other people, for a fee of course. Do you have talent with musical instruments? Home repairs? Lawn maintenance? Fixing technology? Seasonal tax preparation? Teaching? Sewing? Writing? Tutoring? Babysitting? Painting? Typing? Pet walking? And the list goes on and on.

There are also several online sites where you can sign up and do piecework jobs for pay on a short-term contract basis. These sites offer piecework jobs that you bid on. Several are able to be completed in a matter of hours or days. Also, have you thought of starting an Instagram account about something you are interested in? Or maybe you enjoy blogging or making videos. You can pursue your interests and hobbies and possibly turn that into extra cash through affiliate marketing, collaborations, or even teaching a course about something you have skills in because it's your passion. This is where you can finally start doing what you love and possibly start making money at it.

We all have our gifts. Finding that gift can be a challenge, but if you follow your heart and work, yes, definitely work, you will amaze yourself. How can you provide a service or add value in this world? Who can you help? What skills do you have that could help someone else? Don't discount yourself here. You are amazing and everyone has a purpose and a skill and a gift to give to the world. Finding yours is part of the adventure!

How about selling? Do you have any items around your house you don't need? Can you fix things and then sell them on Ebay? Are you creative? Can you make things and sell them on Etsy? Would you like to own a Shopify store. Many people are working on drop-shipping stores. This may require a great deal of

research and time to truly start a high quality store and not some fast money gimmick, but again, if this feels exciting to you, you may want to pursue this venture and see where it takes you.

Please also consider regular part-time and second jobs. Can you get a job at a store where you have to shop for your necessities and that is close to home? Often, these positions also offer discounts on your purchases as an employee so you can then decrease your costs of necessities.

None of this is easy, but your efforts will pay off and although you will be working harder, your distress level from financial worries will be decreasing! You may find that you feel more relaxed and even though you have less down time, you may be able to start to enjoy your time more since you will be proud of your accomplishments and worrying less. And yes! You need to be giving yourself encouragement and a pat on the back for your efforts. You may see results and changes in your financial position right away, or it may take a while. This is a marathon, not a sprint, so make sure to take care of your spirit along the way with self-praise and encouragement. You can also reward yourself in non-monetary ways. What do you enjoy? Watching your favorite sports team play? A long walk, a good workout, a relaxing bath? There are many ways to reward yourself that are free! Be creative here and learn to enjoy the more important little things in life.

Also remember, if you are working more, you are most likely not spending, so this is another beneficial behavior change that will propel you towards your goals of wealth and financial freedom. It's harder to spend money when you are busy making money or resting from all of your hard work. You will also begin looking at your money differently. When you go to purchase an item or spend money on something frivolous, temporary and depreciating, you will start considering how many hours you had to work for that "something." Was it an hour? A day? A week? Or even longer? Is it really worth it?

Chapter 8

Changing your old habits

As you proceed through this life changing experience, you will notice that you are now becoming a producer and saver rather than a consumer and spender. Your habits are changing. The way you think about money is different now. Instead of wanting to spend, you are wanting to become financially free. Your hard work is making it so you are well on your way to thinking like the wealthy people do. Wealthy people look at their money as an asset that they want to have grow and work for them. Unwealthy people look at their money as something to spend on non-income producing things that usually have no value shortly after having been acquired. These are called depreciating assets or non-income producing assets. Some of these may even be an added expense like a more expensive car that is losing value, costing you maintenance, and even increasing your insurance and repair costs.

Once you have your bad debt paid off, you can start to pay yourself first. This will first include your emergency fund of 3 to 6 months of living expenses. Hopefully at this point, the amount of liquid cash needed for this will be less than when you started as you have made great progress in reducing or even eliminating all of your revolving bad debt and your unnecessary monthly expenses. This emergency fund money can be put in a low interest savings account that is safe and easily accessible.

After your emergency fund is established, you can continue to pay down the rest of your revolving bad debt until it is completely gone. At this time, it would be very wise to start investing small amounts of cash in good strong companies that pay dividends,

individual stocks, well-managed low cost index funds or ETFs, real estate, and/or precious metals.

As I am not a financial advisor or fiduciary, I cannot give you investment advice. You must contact a licensed professional and do your own due diligence in this area so that you can make educated and informed decisions regardless of what you are advised to do. I strongly recommend reading several investing books and educating yourself on your financial options. You must be literate in this area. It's your money and your future. Advisors will make money whether you do well financially or not. You and your finances are your responsibility. You must take the necessary steps in order to succeed in your financial goals.

Chapter 9

Check your progress and re-evaluate

Now is the time to look back on all of your hard work and evaluate how you are doing. Are you still sticking to the plan? Have you kept your expenses down or are they trickling back up? Are you continuing to work extra in order to increase your monthly cash flow so that you can use that money to pay off bad debt and then start to invest? Do you need to reset or reevaluate your goals? Have your actions worked out better or worse than expected? What can you change or add to improve more and faster?

Make sure you look at how far you have come and take a moment to give yourself a pat on the back for your efforts and all the changes you are making along the way including changes in the way you think about and deal with money.

I've included a worksheet for you to fill out and track your progress. Now you can see where you've been, where you are and where you are going.

This is also the time to ask yourself if you can improve in any areas. Are there expenses you thought you couldn't do without, but now that you've started and made progress you are more motivated toward financial freedom and less motivated to be spending your hard earned money? How about that hard earned money. Is there anywhere you can make more? Have you tried to negotiate a raise? Have you thought about making a move to another company for another raise? Maybe you haven't checked those salary calculators to see if a change in position or company could give you an increase in pay. Have you been learning and reading? You could tell your employer about these skills as a

possible negotiating leverage, or you could add these new skills to your resume, put your resume out there on LinkedIn or Monster or even Facebook and see what type of responses you get. If you don't have a lot of marketable skills, you can search to see where the jobs are now and work towards earning some certifications or "letters" after your name that could increase your earning potential.

And those side hustles? Have you started any? If so, are they working? How can you adjust or fine tune them. Can you improve your strategy or work on marketing. If you haven't started a side hustle, what's holding you back? Is it time, resources or lack of motivation? Consider joining a Facebook group or follow some Youtube channels that are geared toward success, money making and motivation in order to help you energize and brainstorm your way to working toward wealth and financial freedom.

That's one of my goals with what I'm doing. I know wealthy people join together to share ideas and motivate each other. They call them Mastermind meetings. I see no reason why we can't all do the same thing. I'm ready. Are you? If yes, then please join me on this journey. We can help each other stay on track and stay motivated and focused on a better life for ourselves, everyone we care about and the human race overall. Let's make a difference!

Chapter 10

Grow your emergency fund

We've already discussed the emergency fund, but at this time, I'm hoping your financial situation is improving and you are able to give yourself more of a comfort base.

This is also a good time to consider your insurance. Life insurance is most important if you have anyone depending on you and your earnings. The least expensive insurance will be a product called "term life" insurance. Again, I am not a financial advisor and you must do your own research and due diligence. There are several online sites where you can research insurance options.

If you don't have anyone depending on you financially though, you most likely don't need to be spending money on life insurance, and your money would be better spent getting out of bad debt and then working toward investing and growing your wealth.

Chapter 11

Pay yourself first and start investing

How do you pay yourself first? Pretend you are your most important bill with your most difficult creditor. You must pay yourself first. Remember that with how the time value of money works, the sooner you start investing, the better. You want your money to start working for you as soon as possible. You worked hard for that money and now it's the money's turn to give back. Stick with me and we will be exploring ways of earning passive income through rental properties, dividend income, online and other sources. We will also look into investing in stocks, not gamble, but invest. All the while, it is important that you keep investing in yourself through increasing your knowledge and skills in your area of employment, your business, your side hustles and your investing strategies. The more you can earn and learn, the more you can invest and then the more likely you are to become wealthy and financially free. I am rooting for you, and me, and everyone on this journey!

Chapter 12

Add back some of your indulgences and enjoy your new life!

This is where we celebrate! When we get to this point, all of our bad debt is paid off, we will have an emergency fund and investments that are contributing to our monthly income. We are earning more money than when we started and spending less money than we used to on disposable non-income producing items which are any items that are not an asset to us. There is a great deal to learn about good debt vs. bad debt and on what qualifies as an asset vs. just something we own. We will be discussing that more in our videos and future ebooks.

Conclusion

I kept this short on purpose. It's simple but hard. Simple in that you already know what you need to do. Hard in that, it's just hard to spend less when we're already not making much and then even harder to cut back when we already feel like we are living poor, or on the edge of poor, or that every expense is more painful than enjoyable. This is the beginning. We're in this together. You can do this! 5 years from now, 10 years from now, we can be in a better place than we are now.

**We have to take the first step though. Let's take it together,
now!**

Appendix

Start at Nothing - ALL EXPENSES

How to eliminate unnecessary expenses and get out of bad debt fast so you can start building wealth and become financially free

Name of Every Monthly Expense I Have	Total Balance	Monthly Payment

ALL EXPENSES (cont'd)

Name of Every Monthly Expense I Have	Total Balance	Monthly Payment
Totals		

Start at Nothing - NECESSARY EXPENSES

How to eliminate unnecessary expenses and get out of bad debt fast so you can start building wealth and become financially free

Name of Only Necessary I Must Have to Sustain Life (Smallest First)	Current Monthly Income	Monthly Payment	Monthly Income Remaining

NECESSARY EXPENSES (cont'd)

Name of Only Necessary I Must Have to Sustain Life (Smallest First)	Current Monthly Income	Monthly Payment	Monthly Income Remaining
Totals			

Start at Nothing - EMERGENCY FUND CALCULATION

How to eliminate unnecessary expenses and get out of bad debt fast so you can start building wealth and become financially free

3-6 Months Emergency Fund Calculation	Monthly Expenses
Monthly Necessary Expenses X 3 =	
Monthly Necessary Expenses X 4 =	
Monthly Necessary Expenses X 5 =	
Monthly Necessary Expenses X 6 =	

Start at Nothing - PROGRESS REPORT

How to eliminate unnecessary expenses and get out of bad debt fast so you can start building wealth and become financially free

Start Date		Beginning Total Debt Balance	
Current Date		Current Total Debt Balance	
		Total Reduction in Debt	