

Checklist



Debt

- ☐ Review your credit report
- ☐ Prioritize debts to pay down
- ☐ Save money to pay loans
- ☐ Call debt collectors when you are ready to pay



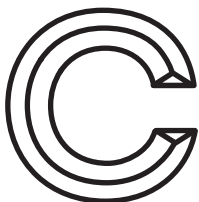
Income

- ☐ Create and evaluate a budget
- ☐ Brainstorm ways to increase your income
- ☐ Save money to pay loans



Savings

- ☐ Make a plan to settle any disputes
- ☐ If you don't have one, open a bank account
- ☐ If you don't have a card, apply for a secure credit card



Credit

- ☐ Review your credit report and check for errors
- ☐ Make a plan to settle any disputes
- ☐ If you don't have an active trade line, apply for a secure credit card or join a lending circle