

12 Steps Towards Debt Freedom



1. **WE** admit that we have trouble controlling our financial behavior
2. **WE** now believe that we have the power to transform our finances by taking control
3. **WE** made a decision to change the behavior that led to our financial mistakes
4. **WE** decided to look in the mirror for a more in depth look at what we need to change
5. **WE** are willing to share with others our stories of struggle and survival due to our mistakes
6. **WE** resolve to no longer borrow money to subsidize our income, and to live off of less than we make
7. **WE** remind ourselves that the borrower is slave to the lender when we are weak
8. **WE** decided to create a budget, in order to track our spending habits more closely
9. **WE** have realized that contentment is key to controlling our wants and desires
10. **WE** are committed to exploring frugality as a means to being less wasteful with our money
11. **WE** understand the importance of savings and are committed to building these funds to strengthen our financial security
12. **WE** know we will at times be weak, and when that comes, we will search for the strength and the courage to remain grounded in these principles