



AUGUST 2014



Feel that Debt Heat?

Don't let the sun set on your retirement savings.

Let's admit it; most of us have some pesky debt that is hanging over our heads. Take this month to face the heat and organize your debt. Start by figuring out exactly how much debt you're in.

Pay bills on time to avoid fees and reduce interest charges. Each month pay as much as you can, and more than the minimum. A \$7,000 charge on an average credit card will take 300 months (or 25 years) to pay off at the minimum amount. You will pay \$994.12 in interest ALONE in the first year.

Each US citizen is eligible for a free credit report from each credit agency per year. Order one to better understand where your credit stands.

Resolve to stop adding to your debt and start paying it off.

Check out our "Debt Warning Signs" Fact Sheet for more tips: http://www.wiserwomen.org/index.php?id=476&page=Debt_Warning_Signs_

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
				1	2	3
				Have you paid your bills yet?		
4	5	6	7	8	9	10
11	12	13	14	15	16	17
		Is pay day coming up? Can you use it to pay off debt?				
18	19	20	21	22	23	24
25	26	27	28	29	30	31
						Reward your hard work this month with an errand-free day!