

## Avoiding New Debt

**You cannot work your way out of debt if you continue to borrow for new purchases. The key to your success in avoiding new debt is to learn to do without. As with all journeys of faith, the first step can sometimes be the hardest. It requires a reality check, change in behavior and a walk in unfamiliar territory.**

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This new ground you will be covering is the walk of both acknowledgment and denial. You are acknowledging mistakes, bad habits and a personal debt problem as well as denying yourself the freedom to spend, spend and spend. Deny yourself! Exercise self-discipline! You will be amazed that you don't really need all of the so-called necessities.

Look at your situation and make tough decisions now. Get that second job. Sell that second car. Cut out weekly entertainment and outings to fine restaurants. Yes, it will be hard for now and for some time, but down the road, life will be much simpler and you will be living in an easier world of personal finance.

Determine to get started right away. This means no new debt starting right now. Don't cram in a few more things right away before you get started. If you don't start immediately, you might change your mind and lose the will to begin.

“Getting out of debt is an attitude before it is an action.”

Beginning is often the hardest part. If you don't begin now, what will suddenly change in your life that will finally help you decide to begin? Are you tired of being in debt? Aren't you tired of embarrassing telephone calls and the unending stream of credit collectors on your back? What about all the unpaid bills and the extra cash you never have?

Isn't it about time to do something about your debt problem? You can stop adding new debt, stop making any more credit card purchases and begin your journey toward debt reduction, debt riddance and financial independence. Regain the self-respect you once had. Feel better about yourself and your choices. Choose to focus on a better financial life filled with peace of mind and a loving, prosperous, fulfilling life.