
ACTION POINTS:

1. Do a financial analysis and find out exactly where you are with your money. View your debt, your savings, your income and your expenditures.
2. If you have debt, talk to a trusted friend and ask them to keep you accountable in that area.
3. Make an appointment with a financial advisor. It may be your accountant, it may be a credit counselor. Whoever it is, get with them and start gaining ground on your finances.
4. Develop a plan for your finances. If you have debt, start with a plan to get out of debt.
5. Take at least one specific action to get your debt under control. That should include at least one action to control spending of some sort.