

Debt

MONEY BITES



My attitude to debt



“You can’t take it with you”



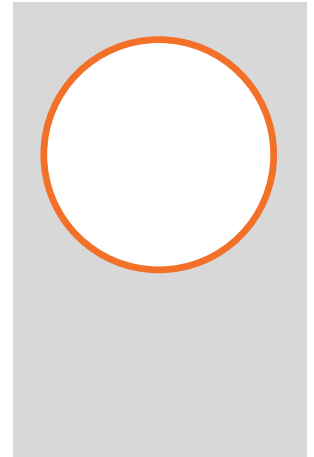
“Whack it on the credit card - I pay it off every month”



“I only get into debt for appreciating assets”



“Only in emergencies”



Calculate the true cost of debt

sorted.org.nz/tools/debt-calculator 

Pay it off faster by

Find the quickest way out



Make a plan



Budgeting services



Build an emergency fund asap



If it gets hard to keep up with debt, talk to the person or organisation that lent the money as soon as possible. They may be able to work out a new repayment plan. There’s also free advice available through financial capability (budgeting) services – visit the Family Services Directory.

Debt - My current situation

sorted.org.nz/guides/tackling-debt 



Debt	Term	Interest	Total I will pay
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TOTAL \$

TOTAL \$

Action plan

 **Goal**

Actions

Get it done by

Done!

 **Goal**

Actions

Get it done by

Done!

 **Goal**

Actions

Get it done by

Done!