

CELEBRATION MOMENTS

Paying off debt isn't easy or fast. It takes patience and persistence. Along the way, you must celebrate the milestones in order to succeed. Motivation is the key to success in paying off debt.

| MINI MILESTONE | CELEBRATION | DATE |
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| HUGE MILESTONE | BIG CELEBRATION | DATE |
| <i>Debt Paid Off in Full</i> | | |

MINI-MILESTONE CELEBRATION IDEAS:

Splurge on expensive meat, go out to dessert, rent a movie, go out to happy hour, purchase an item on your Spending Want List, weekend getaway, splurge on a fancy dinner, treat yourself to a massage, or do nothing & save the cash.

***Key note: All of the above must be cash flowed and paid in advance. Remember the goal is to pay off debt - not to incur more debt!*