

1. **“I want to make everyone think I’m successful.”** If your friends and neighbors have monster homes, luxury cars and the latest toys, you’re going to look like a loser if you don’t have them too, right? Wrong! Chances are those people are secretly deep in debt and miserable. By staying away from such expensive extravagances, you can achieve true success, not just the illusion of it.
2. **“Changing to a new way of life is too scary.”** You’re right: change can be scary. But not nearly as scary as staying in debt! Constantly borrowing and using your credit card may seem comforting, but imagine how comfortable you’ll feel when you’re debt-free!
3. **“I am what I own.”** Media and advertising convince us that possessions make us happy, and the more we have the happier we’ll be. So it’s easy to get addicted to collecting stuff. But in reality, what you own isn’t worth nearly as much as being loved, having friends, and engaging in activities that are fulfilling and stimulating. Best of all, love, friends and fulfillment cost next to nothing!
4. **“I don’t know how to get out of debt.”** That’s the one reason we can help you with today. We can introduce you to all sorts of strategies and tips that will get you off the debt treadmill and put you on the road to financial security. To get started, please call us today!

Being deep in debt can make your life a nightmare, put your family at risk and make your future look hopeless. So why do so many people stay in debt when there are proven ways to put yourself back on a firm financial footing? Here are the top 5 reasons:

1. “**I can’t live without a little luxury.”** Actually, you can. Giving up expensive restaurants, vacations and fashions for a couple of years may seem like a sacrifice, but it’s one of the best ways to help make your future a lot more luxurious!

Top 5 reasons people stay hopelessly stuck in debt.