



You gotta have a **credit** card, you gotta build that **credit** up, don't close that **credit** card – it will affect your **credit** score, we've increased your **credit** line from \$500 to \$1000 (*and you better be calling them and telling them a firm "NO, you don't want an increase, you only want a \$500 limit on your credit card"*)—**Credit** – **Free Credit** – **FREE CREDIT** – **Get your free credit here!**

Does anyone else see the common word in the above text box? **CREDIT**...some people need to have **credit** for a legitimate reason in their budgets, but if 90% of America would look at their financial situation with line by line accuracy of how much they are actually spending on groceries, to the average amount of money they *should be* putting back for the Schedule of Non Monthly Expenses - you know those explosions of your financial world (download it for free at motorcyclemary.com) They are due every year at the same time, but when that bill comes in, you have not prepared and you run around to borrow from Peter and Paul...and then you spend a couple of months in financial repair mode and the minute you are not in financial repair mode...you go into financial destruction mode...Spend every dime you can get your hands on. I don't have to say anymore...you all know the story. Most of us cannot afford to have the word **CREDIT** be in our financial vocabulary. I understand that the **credit** score is so very important to all of us today, but I am not going to get lost in having **credit** card companies tell me what I should be doing with my money.

CREDIT – You need it and you deserve it

What a great marketing campaign it all has been...and we have swallowed it hook, line and sinker. You deserve to have **credit**, your **credit** is excellent - so therefore - buy anything that you want on **credit**, let the **creditors** tell you what amount of **credit** they will let you hang yourself with. **Credit** is something we have been brainwashed into believing that we need it to go forward in life, when actually, just the opposite is true. **Credit** is something you have to be able to afford AFTER the needs of life have been paid for...and for most of us, just paying for the needs is hard enough without getting **credit** into the equation. Cut those cards up – cancel the ones you are not using – they say it will ruin your **credit** score, but for some of you – the **credit** cards have already done that.

The **credit** cards consist of a parent company whose main goal or mission in life is to live off the interest that some people pay on their **credit** cards – and sometimes that can be as high as 62% - that means that they get \$62 out of every \$100 that you send and only \$38 of your payment goes toward getting your principal paid off. Begin today to eliminate all but one **credit** card with a \$500 limit for your household budget. Practice saying these words.

I am debt free - I owe nothing - I shred every **credit** card application that I receive
I love putting my money into my savings account each month
No, there was no mail today -No **credit** card bills requesting a % of your paycheck
Look honey, another \$250 to our IRA and with interest and compounding could possibly turn into thousands for our retirement

Credit cards have been, are today, and will be in the future, the biggest budget blunder that many people make. Just don't even open the door, don't apply for anymore **credit** cards and make a vow to get the ones you have paid off. You may get backed into a corner once in awhile and just have to use one, but don't slip back into the habit of using **credit** cards as your everyday back up plan to buy what you want, when you want it. **Credit** free your finances, beginning today.