

## Burdens caused by my debt:

- Little or no savings
- No retirement security
- Living paycheque to paycheque
- Loss of my freedom
- No emergency funds available
- Additional stress in my life
- Lack of self-confidence
- Higher chance of divorce
- Anxiety

## Benefits of being debt-free:

- Better health and lifestyle
- More time with my family
- Retirement security
- Less dependent on specific career
- I own my home and everything in it
- Strengthened self-confidence
- Funds available for emergencies
- Better marital relationship
- More time for spiritual growth
- Peace of mind