



Stay strong with your
New Year's resolutions!
Learn how to flex on your debt.

This week's workout:
Use Debt Responsibly

- Find financial balance and strength by using debt wisely. Like yoga - responsible debt management takes financial flexibility, consistency, and strength.
- Start practicing these debt moves now to improve your credit reputation, save money, and reduce your financial stress.



Move 1

Roll out your financial yoga mat and take note of all your debt balances, interest rates, minimum payments, and due dates.

Move 2

Remain tranquil and contact your creditors. Ask about lowering interest rates, balance transfer options, and other ways to reduce interest costs.



Move 3

Become one with your **budget** to unleash extra dollars to pay back debt.

Move 4

Stretch extra dollars wisely using the **Debt Snowball** or **Debt Avalanche** repayment strategy.



Move 5

Transcend your debt and become a **Debt Destroyer**[®]. This program will help you get out and stay out of debt.

Join us for 7 Wallet Workouts

ACHIEVE FINANCIAL FITNESS
LIKE NEVER BEFORE!



THE USAA 
EDUCATIONAL
FOUNDATION[®]