



May 19, 2020

Americans paid banks \$104,000,000,000.00 in credit card interest and fees in 2018, up 11% from the prior year, and up 35% over the last five years! (source: Magnify Money)

43% of Americans spend more than they earn each month and use credit cards to finance their overspending. (Source: Federal Reserve) I'm sure you aren't part of that group, but maybe you have friends or family members who are living beyond their means. 3 Quick tips:

1. Pay off the balances
2. Cut up the cards
3. Spend less than you earn

Those credit card points and rewards programs seem tempting, but they're not worth the bad habits and overspending that follow.



Here's the real secret to financial freedom: **spend less than you earn**. It's seems too simple and obvious, but spending less than you earn is the most important financial habit for success. Schedule a time to talk with us and get a fresh look at your financial life today!

Sincerely,

Chad W. Willardson
WEALTH ADVISOR FOR ENTREPRENEURS

Certified Financial Fiduciary®
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Schedule a Call

