

LAW OFFICE
of
DIANE BRAZEN GORDON, LLC

Providing the legal pathway to a new financial life

HOW TO PROSPER WHEN DEBT BECOMES UNMANAGEABLE

1. KNOWLEDGE IS POWER

a. Figure out where the money is going

- Track monthly expenses
- Determine underestimated expenses such as medical costs
- Try to prioritize expenses in a way that improves health and wellness
- Realize that demands of paying for certain material possessions may be too stressful
- Know that the decision to make a change is not necessarily a sign of failure, but an act of courage

b. Know the value of the property you own and the amount of debts you owe

Determine values of assets, including real property, automobiles, stocks, bonds, insurance policies, inherited property, businesses, pending claims or lawsuits, accounts, collectibles, etc.

Internet sites for helpful information:

Credit reports: www.annualcreditreport.com

Real property values: www.zillow.com

Automobiles: www.kbb.com

Tax issues: www.irs.gov

Real property searches: www.cookrecorder.com

Business searches: www.cyberdriveillinois.com

2. A DECISION TO CHANGE MAY BE SCARY

- Confide in trusted family and friends about financial problems
- When making major life or job related decisions, listen to your gut and intuition
- Forgive yourself for past mistakes and learn to rewrite your stories
- When in a funk, do something good for someone else

3. SHOOT FOR THE STARS AND DREAM BIG

- Be personally invested in your own professional development
- Find mentors and learn from the best in your field
- Always remember "The Power of Reputation"
- Strive to use your time in a way that is personally meaningful to you

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