

Keep Debt Free

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Be detail-oriented and very organized.

Know what you owe and how much you earn. Keep track of your bills, and develop a budget. See a financial specialist.

Be stress-free.

Debt creates stress, lots of stress. When you are rid of debt, you will feel free!

Operate within a budget.

Firstly, make a list of the necessities you must have money for, within your earnings. Make sure these get paid for first, always. Get professional help making a budget if you find it difficult to do it yourself.

Pay cash

Pay cash, rather than credit, if at all possible. Plastic is much too easy to use, and adds up fast.

Don't have a lot of credit, and make sure you understand it completely.

*What is your interest rate and credit limit? And where can you get the best rate? Perhaps you might also change to a lower credit limit. And what about a mortgage? Do some **research!***

Reference:

<https://www.forbes.com>