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# life & debt

*a fresh approach to achieving  
financial wellness*

Leslie Tayne, Esq.

Attorney and Debt Therapist

# Life Debt A Fresh Approach To Achieving Financial Wellness

**Kelly Brantley**



## **Life Debt A Fresh Approach To Achieving Financial Wellness:**

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requires a comprehensive approach to personal finance. It begins by conducting a detailed assessment of your financial landscape including income, expenses, debts, and savings. Crafting a realistic budget tailored to your financial goals is fundamental, allowing for a clear understanding of where your money goes and how it can be optimized. Distinguishing between essential expenses and discretionary spending helps in making informed choices and curbing unnecessary purchases. This mindset shift toward mindful spending not only prevents additional debt but also cultivates healthy financial habits for the long term. Building an emergency fund serves as a crucial buffer against unexpected expenses, minimizing the need to rely on credit during challenging times. Simultaneously developing a debt repayment strategy, prioritizing high interest debts while exploring consolidation options, enables a structured and proactive approach to paying off existing liabilities. Continuous financial education and seeking guidance from professionals contribute significantly to maintaining a debt-free lifestyle. Regularly reassessing your financial strategies and staying committed to your goals ensures continued progress toward financial freedom. Ultimately, achieving a debt-free life demands dedication, discipline, and a steadfast commitment to securing your financial well-being.

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