

ASK OPRAH'S **ALL STARS**

Suze Orman's All Stars Checklist

To Keep **Track of Your Money**

- Keep a record of all bank saving accounts
- Record all utility deposits including telephone
- Have a checklist of all accounts for when you move

Five Steps to **Get Rid of Credit Card Debt**

- Cut up your cards! Save one for emergencies.
- Call your creditor and have them lower your limit.
- Pay more than the minimum, highest interest rate first.
- Only use paper money.
- Tell a trusted friend

Way to a **Financially Healthy Relationship**

- Pay all bills with your partner
- Don't make major purchases
- Without consulting spouse
- Decide on investments as a couple

Only Lend That Which You Can Afford To Give

- Replace the word "lend" with "give"
- Ask yourself: Can I afford to give it?
- Ask yourself: Does this person really need it?
- Get it in writing!

Get Honest With Your Money

- Check your credit report
- Tally all credit card debt
- Add expenses of past year and divide by 12

Notes: _____