

Debt Free Roadmap - Consumer looking to buy now, pay later despite holiday debt woes

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Families all over are enslaved by their debt racked up over the years. The burden is immense. They don't want anyone to know they're having a hard time making ends meet – especially any kids that might be involved. Gifts must be given and the show must go on.

Lexington, Kentucky - 12/9/2005

For many, debt is considered a normal part of life. This time of the year consumers think with their hearts instead of with their minds. The after effects can leave them overwhelmed with regret and anxiety. Any debt resource must provide both a comprehensive and detailed approach to consumer debt. Consumers must now become their own advocates through education.

Consumers have relied on debt consolidation services extensively, but for most it's only added to the confusion. Once someone consolidates into one debt, they can sometimes convince themselves that they've dealt with the problem when, at best, they've been on a treadmill going nowhere. The way to get out of debt is by changing habits. Consumers need to commit to getting on a written game plan and sticking to it.

The top-three reasons given for rising debt according to American Demographics which tracks consumer trends are that :

1. People are living beyond their means (26 percent).
2. Credit cards are easily obtained (17 percent).
3. Incomes aren't keeping up with expenses (17 percent).

Debtfree Roadmap educates consumers by:

1. Providing step by step instruction thus educating consumers to become "debt smart"
2. Helping consumers to determine debt priorities, and establish reachable short term goals.
3. Educating consumers on how to save on necessary purchases and how to avoid unnecessary debt.
4. Focusing on empowering families to set up realistic budgets while celebrating their successes.
5. Teaching credit strategies that boost credit scores systematically.

For more information about Debt Free Roadmap Strategies. Direct line: (859) 514-6697 Email: info@debtfree-roadmap.com
Other helpful information regarding the event can be found at: www.debtfree-roadmap.com.

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