

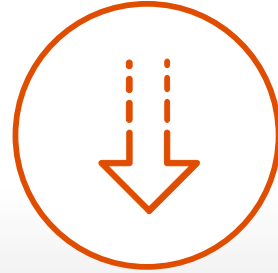


Manage Your Debt

Make the most of the good debt



Good Debt



Borrowing at a low interest rate



Buys you something that grows in value or increases your earning power



Student loans or a home mortgage

Get rid of the bad debt



Bad Debt



Borrowing at a high interest rate

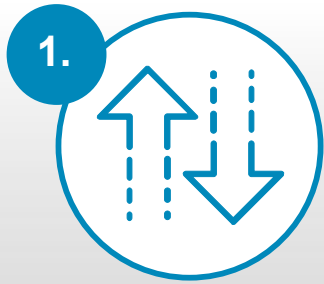


Pays for something that decreases in value



Credit card debt

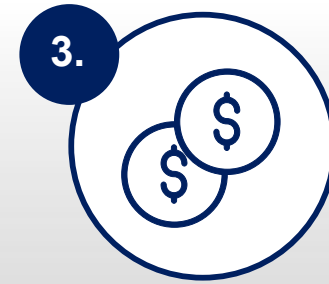
A quick tip on reducing your debt



**Pay off
high-interest-rate, then
low-interest-rate cards**



**Pay off your
most expensive student
loans**



**Keep up with other
regular mortgage, auto,
and loan payments**

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