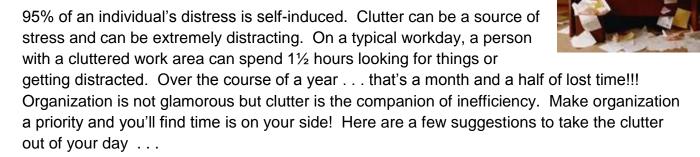


SIMPLIFY YOUR LIFE



Cancel subscriptions to magazine you never read. These add to the list of things you'd LIKE to do, but more importantly, they are a waste of your money!

Set up automatic bill payments. This will help eliminated late payments, save you time and save you money on postage.

Say "NO" when necessary. You can't protect your own priorities if you can't tell people NO. You can't please everyone so tell yourself that you don't have to take on every project or responsibility. Learn to say no by saying . . . "I'd love to, BUT . . ."

Simplify your purse or wallet. Take out those unused, unnecessary credit cards and other items you don't use.

Consolidate your debt. Combine your debts and search for one low interest rate. Not only will this save you money, but time.

