Fiscal Responsibility Video Outline

Video 1: Budgeting

1) People who win at anything have ____________________.
2) A study of Harvard Graduates found that after 2 years, _____% who had written goals achieved more financially than the other ____% combined.
3) You must do a written budget _______ the month begins.
4) The Wall Street Journal reports that more than ____% of Americans are living paycheck to paycheck.

Video 2: Strategies for Paying Down Your Debt

1) There are two kinds of consumer debt
   - ____________________
   - ____________________
2) Two schools of thought for attacking debt
   - ____________________
   - ____________________
3) For the Snowball Method: make the minimum payment due for all of your debts, then take any additional money you have available and put it towards the debt with the ____________________.
4) For the High Rate Method: pay the minimum amount due across the board, then focus on sending as much as you can afford to the account with the ____________________
   ____________________
5) With some ____________________, ____________________, and a ___________, you can get out of debt once and for all.