

katy almstrom

9 WAYS

TO BREAK UP WITH YOUR



.....

CREDIT CARDS



Your Step-by-Step Guide to
Credit Card Independence

YOU'RE IN FOR A REAL TREAT!

This isn't just any boring financial guide...

This is your permission slip to stop feeling guilty about credit card debt. No extreme budgeting, no shaming about lattes – just practical steps that work in real life.

I've helped women pay off over \$1,000,000 in debt without giving up what matters. These nine steps will show you how to create a life where you're in control of your cards, not the other way around.

HERE'S WHAT YOU'LL LEARN:



Why you reach for credit cards



Simple systems to prevent credit card dependency



How to build your emergency fund while paying down debt



Practical steps that work in real life, not just on paper

Here's a few exciting points to get you excited for this guide...

You'll discover exactly what triggers your credit card "relationship status" (hint: it's not just about willpower!).

Understanding these patterns is your first step to a healthy breakup.

Get a simple system to have "the talk" with your credit card companies and save hundreds each month. Most women don't realize how much power they have to reduce their rates.

Learn how to build your independence fund while planning your breakup. I'll show you exactly how much to save before making your big move.

Plus, you'll get practical worksheets and action steps to make this breakup stick. Because this isn't just about ending things – it's about starting your new financial freedom story.

9 WAYS

TO BREAK UP WITH YOUR



CREDIT CARDS

☐ **GET CLARITY**

- ☐ Identify the culprits: what are the credit cards used for?
- ☐ Do you use credit cards out of convenience or necessity?
- ☐ If nothing changed, how would you use your credit card in the next 30 days?

☐ **SIMPLIFY**

- ☐ Remove all auto-pay from your credit cards. Use a debit card instead!
- ☐ Cut out unnecessary spending for a month or two.
- ☐ Eliminate small balances as quickly as possible--even if the interest is low!

☐ **TAKE ACTION**

- ☐ Contact each credit card company and ask to lower your interest rate
- ☐ Pay only the minimums until you have a month's worth of expenses saved up
- ☐ Create a monthly cash flow plan so you know where your money is going!

9 WAYS

TO BREAK UP WITH YOUR



CREDIT CARDS

GET CLARITY

Breaking up with your credit cards requires more than simply cutting them up! Work through the following questions to get clarity about why you're using your cards.

OVER THE PAST 30 DAYS, HOW HAVE YOU USED YOUR CREDIT CARD?

DID YOU USE THE CARDS OUT OF NECESSITY OR CONVENIENCE?

IF NOTHING CHANGED, HOW WOULD YOU USE YOUR CARDS IN THE NEXT 30 DAYS? WHAT CAN YOU DO DIFFERENTLY?

9 WAYS

TO BREAK UP WITH YOUR



CREDIT CARDS

SIMPLIFY

Set yourself up for success in this break up. Simplifying spending is a powerful step!

WHAT'S ON AUTOPAY THROUGH YOUR CREDIT CARDS THAT CAN BE REMOVED?

WHAT MONTHLY CHARGES CAN I ELIMINATE OR POSTPONE TO CUT COSTS TEMPORARILY?

DO YOU HAVE ANY SMALL BALANCES YOU CAN PAY OFF TODAY OR THIS WEEK?

9 WAYS

TO BREAK UP WITH YOUR



CREDIT CARDS

TAKE ACTION

Ready to make some big moves away from your credit cards? Take action on the ideas below and watch how quickly you can say good-bye to using credit cards.

**CONTACT EACH CREDIT CARD COMPANY TO NEGOTIATE LOWER INTEREST RATES,
ELIMINATE FEES, AND LOWER MONTHLY PAYMENTS**

List below the names of each credit card company, a contact phone #, and notes from each call you make.

9 WAYS

TO BREAK UP WITH YOUR



CREDIT CARDS

TAKE ACTION

PAY THE MINIMUM PAYMENTS ONLY UNTIL YOU HAVE A MONTH'S WORTH OF SAVINGS AND FEEL COMFORTABLE USING A CASH FLOW PLAN [BUDGET].

List all credit cards below with their monthly minimum payments. Any additional amount you've been paying should go to savings until you have a month's worth of expenses

CREATE A CASH FLOW PLAN.

YOU CAN USE THE AN APP SUCH AS YNAB OR EVERYDOLLAR.

SAMPLE ANSWERS

OVER THE PAST 30 DAYS, HOW HAVE YOU USED YOUR CREDIT CARD?

*drive through dinner last night oil change and some groceries
last week, gas, everything on Amazon*

DID YOU USE THE CARDS OUT OF NECESSITY OR CONVENIENCE?

*both I guess. It's definitely nice having the card linked to
Amazon. I'm pretty pinched before a paycheck so necessity at the
end of the month for things like groceries and gas*

IF NOTHING CHANGED, HOW WOULD YOU USE YOUR CARDS IN THE NEXT 30
DAYS? WHAT CAN YOU DO DIFFERENTLY?

*probably the same stuff as this month. I can try to use my debit
card more--ugh I just really don't want to feel like I have to use
them at all!*

SAMPLE ANSWERS

WHAT'S ON AUTOPAY THROUGH YOUR CREDIT CARDS THAT CAN BE REMOVED?

cell phone, gym, audible (there's probably more)

WHAT MONTHLY CHARGES CAN I ELIMINATE OR POSTPONE TO CUT COSTS TEMPORARILY?

definitely the gym. I'm doing everything at home now. And audible. I have so many credits saved up

DO YOU HAVE ANY SMALL BALANCES YOU CAN PAY OFF TODAY OR THIS WEEK?

I think there's \$173 on my Target card. That's probably the smallest thing. That would be nice to pay off. I haven't even used it in over a year.

THANK YOU

for downloading **9 Ways to Break Up With Your Credit Cards**

About me:

I'm not your typical money coach.

I don't believe in extreme budgets, giving up everything you love, or feeling guilty about past money decisions. My approach is different because I've been exactly where you are.

Back when I started my own debt-free journey, I was a teacher with \$40K in debt, trying to figure it all out. Every "expert" was telling me to stop spending, cut up my credit cards, and basically put my life on hold until I was debt-free.

But that advice never felt right to me as I started coaching women who had families, busy schedules, and loads of commitments.

And since working with my clients back in 2018, they've paid off over \$1,000,000 in unwanted debt while ENJOYING their lives and money more than ever.

And I want this for you too.

Katy Almstrom
Money Coach

 @katy_almstrom

 The Debt Payoff Podcast



WHAT'S NEXT?



Ready to transform your relationship with debt? **Welcome to your 30-day journey to financial confidence!** Each morning, you'll wake up to a short, powerful video (just 3-5 minutes!) that guides you through exactly what to do that day. **No overwhelm, no confusion – just clear, doable steps that build on each other.**

Over our 30 days together, you'll:

- Build a powerful system that **prevents future debt**
- Create a **spending plan** that includes things you love
- Design your personalized debt **payoff strategy**
- Develop **simple routines** that keep you moving forward
- Transform money stress into **financial confidence**

Every video comes with practical tools and resources that make implementation easy. And the best part? **You'll have lifetime access to everything, so you can move at your own pace and revisit any lesson when you need a refresh.**

This is your time. In just 30 days, you can go from feeling overwhelmed by debt to having a clear, confident path forward.

Are you ready to take the first step?

www.katyalmstrom.com/bootcamp

