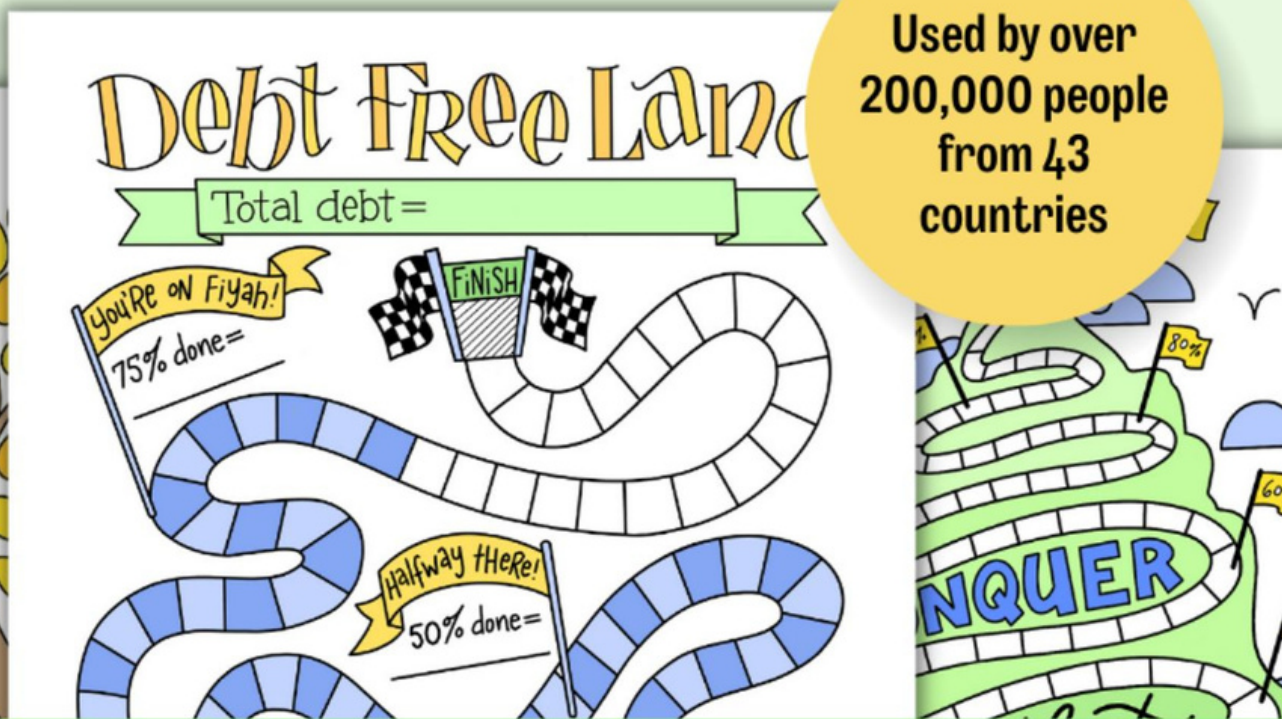
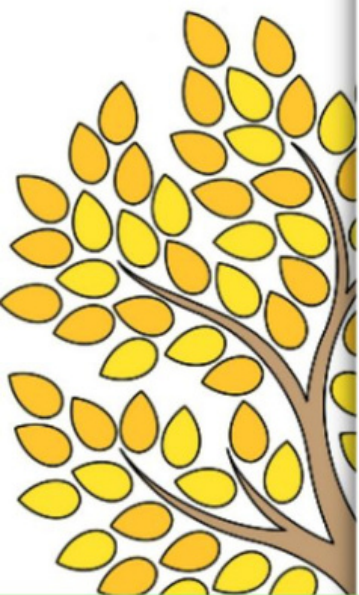


MONEY GAMES

Debt Freedom

Used by over
200,000 people
from 43
countries



Heidi Ifland Nash

MONEY GAMES

Debt Freedom

Make it Fun and Get it Done!

Heidi Ifland Nash

Creator of Debt Free Charts



Money Games - Debt Freedom Edition

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Why Should You Use This Book

It's pretty safe to say we all want to feel financially secure and confident, right? But let's be real for a moment – money can be a bit tricky. It can be so hard to save, hard to resist overspending, hard to climb out of a financial pit, and hard to have any money left when the month comes to an end.

Maybe you've given budgeting a shot or experimented with debt snowballing or avalanching, but somehow, staying motivated to achieve your goals feels like an uphill battle. You know you should be saving for the future (and those special occasions like Christmas and birthdays), but the money seems to slip through your fingers like magic.

Guess what? You're not alone in this struggle. Many of us find it tough to build new money habits, but fear not, my friend, because I have a simple solution for you – and it's right here in your hands.

In this Money Games - Debt Freedom book you'll discover the magical power of visually tracking your goals with fun and inspiring trackers. You're about to turn the tedious process of escaping debt and building your savings into a game that will keep you motivated, laser-focused, and right on track toward financial stability.

Imagine this: as you color in your progress toward your goals, you'll witness a stunning transformation right before your eyes. The colors will fill up the tracker, signifying your amazing achievements along the way. It's not just about coloring; it's about visualizing your progress, feeling a surge of accomplishment, and staying inspired to stick to your budget. With every glance, you'll see how far you've come and be motivated to keep pushing forward.

No matter how messy your finances may seem or how much you need a little spark to reignite your money goals, this extraordinary book has got your back.

But hey, don't just take my word for it. Let's hear what some of the incredible 200,000+ people who have experienced the magic of these tracking charts have to say:

"Debt Free Charts are just so motivating and perfect! They really do help me stay on track. There's that little thrill as you color things in and see your progress. As I pay something off and get to finish coloring everything in... I just want to frame them!" - Teena Marie

"Just what I needed - Adulting with Debt Free Charts is just another level. I love using these charts to track down my savings and debts. It's so satisfying coloring while making a progress." - Stephanie VV

Strangely addictive - I was terrible with money in the past. These charts make it easier for me to track my savings and goals. They make me want to save more quicker just to colour in more spaces - it's truly odd. I've saved an emergency fund and paid off a credit card using these sheets. If you are a visual person I would highly recommend them." - Kylie Anderson

So if you're ready to take control of your finances and start building a brighter financial future, it's time to dive into the Money Games - Debt Freedom book! Let's do this!

How to Use this Book

Most of the Trackers have 100 spaces to fill in (others will be indicated, usually on the bottom tracker). Simply divide your Goal by the number of spaces on the chart to get the amount each space is worth. Color in the spaces as you pay off debt or save up.

You CAN color in half of a space, or even just a quarter if you like.

The coloring games and trackers are meant to be a visual motivator, and won't always be to-the-penny accurate.

Also included is an optional account Balance Tracker on the back of most trackers so you can keep track of a more precise balance if you like. Each time you make a payment, make an entry with your new balance.

For debt payoff, be sure you are tracking your balance, and not your payments. The coloring trackers will not take into account the interest paid, just the balance getting smaller. You can track the interest on the Balance Tracker on the back of the chart.

The light-weight paper was chosen to keep the cost affordable.

Coloring with colored pencils or no-bleed pens like gel pens will give the best result. However, since the charts are not back to back with each other, you could use markers if desired. Do be aware that they could bleed through and show on your balance tracker on the back. Test the bleed of your pens on this last page before diving in.

The first half of this book has charts to help you get out of debt, the remainder are for savings goals.

You may wonder why the book isn't ALL debt payoff charts, and that is because part of getting out of debt is saving up ahead of time for expenses. You must get to the point of having savings for things like Christmas, birthdays, travel, taxes, car repair, and so on. If you aren't saving for these things WHILE paying off debt, you will end up back in the same place when those expenses come up.

What's included:

- 2 **Habit Trackers**
- 3 **Starter Emergency Fund & Emergency Fund Refill**
- 15 **Debt Payoff Games & Challenges**- Credit Card, Car Loan, and lots that aren't labeled.
- 34 **Savings Goals & Challenges** - Christmas, Birthdays, Travel, etc.

There are dozens of Savings Trackers with lots of variety in this book, and most are unthemed. Use them for timed challenges, amount challenges, sinking funds, and other savings goals. Find the one that gets you excited to save and get started!

Detailed instructions are at the beginning of each section, and basic instructions are on the back of each tracker.

I've designed the pages with wider margins near the book spine so you can cut them out of the book if desired. On the back of each chart is a faint cut line. Put them on your fridge, slip them into your budget binder or planner, or take them with you to track your progress while out and about.

Be sure to look for our other Money Games books like Debt Freedom for Couples, Family Edition, Homeowners Edition, Savings Edition, Investing Edition and more!



Months of the Year Lettering - a Year-long challenge

Three ways to use:

- **Habit Tracker** - choose two colors (like red/green) and color in one color the days you did your habit, and the other color the days you did not. Cooking Dinner, Packing Lunch, Tracking your Spending, are all great habits to work on that help your finances!
- **Spending Tracker** - Use a different color for each of the following: No Spend, Planned Spend, Unplanned Spend
- **Mood Tracker** - Like a Year in Pixels, but waaay cuter! Write the moods you want to track along the bottom, color code each mood, then fill in the days with the main mood of the day.

Got More Money Goals?

Look for our other Money Games book editions like:
Debt Freedom for Couples, Family Edition, Super Savings Edition, and More!

Plus there are dozens of FREE downloadable Debt Payoff Charts and lots of fun printable Savings Goal Charts at debtfreecharts.com



Months of the Year Lettering - a Year-long challenge

Three ways to use:

- **Habit Tracker** - choose two colors (like red/green) and color in one color the days you did your habit, and the other color the days you did not. Cooking Dinner, Packing Lunch, Tracking your Spending, are all great habits to work on that help your finances!
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Emergency Funds

AKA Peace of Mind

Starter Emergency Fund

If you don't have an Emergency Fund of at least \$1000, start here. Resist the temptation to jump straight to paying off debt. You **NEED** to put a buffer between you and unexpected expenses. Without an emergency fund, you'll be forced to fall back onto the credit card for emergencies. To break that habit, an emergency fund is a necessity.

Start with \$1000 at minimum, and work as fast as you can by trimming expenses and increasing your income where you can (sell your unneeded stuff like crazy). Don't make it too big to start or it will take too long to get to the debt payoff and you might lose steam. I've included a worksheet if you want a more precise number, but \$1000-\$3000 is usually plenty to get you started.

When an unexpected expense comes up, use your Emergency Fund to pay for it. Then refill your Emergency Fund. Then start saving up a **Sinking Fund** for the next time that expense will come around. For more about Sinking Funds see the Savings Goals section.

Your Emergency Fund is **NOT** a savings account. Don't fall into the trap of not using it and turning to debt instead. **The purpose is to catch unexpected expenses and break the debt habit.** If it helps, think of using it as a debt that you owe to yourself, which you pay back by refilling it.

If used correctly, the Emergency Fund will rise and fall like the tides, more at the start, and less as time goes on and you get control over your money.

Learn more about it at <https://debtfreecharts.com/blogs/dfc-blog/emergency-fund>

Get the Digital Download FREE!

Print off as many copies of your favorites as you need with the Digital Download of this book. It's yours FREE with the purchase of this book.

Find the QR Code in this book to access your FREE download.

I saved my *Starter* EMERGENCY Fund

Savings Goal = _____

You're on Fire!
75% done = _____



Halfway there!
50% done = _____

Way to GO!
25% done = _____



Each = _____
(there are 100 's)



EACH SPACE = _____
(There are 100)

EMERGENCY
FUND
REFILL

EACH SPACE = _____ (There are 100)

Debt Payoff

The next three trackers are intended as Total Debt trackers. I gave you three options, so you could just choose your favorite for the overall debt, or break up that big number into thirds and use one chart for each third. This is especially useful for large debt totals. Another option is to use each of the three for different groups, like all credit cards or all student loans on one. I still recommend using one of them for the big total, but you can do it however you like.

Choose a tracking chart for the first debt you plan to pay off, filling in the Starting Balance, and the amount each space is worth (divide the total debt by the number of spaces on the chart).

For Debt Payoff trackers **you are tracking your BALANCE**, not your payments. Once a payment clears, check the new balance and then color in your chart accordingly.

If you'd like to track the payment amounts & interest, you can use the Notes field on the Balance Tracker on the back for that.

Once a debt is paid off, write in the date below and celebrate! Be SURE to celebrate ALL your wins. Every little bit matters!

I like to make sure I can color in at least a few spaces each month. If you find you are not able to color in at least one space each month, consider breaking the amount up over several charts. This works very well for big debts.

The most popular debt payoff methods are:

- **Debt Snowball** - Paying debts from smallest balance to largest balance, regardless of interest rate. This gives you faster wins at the beginning which can help you feel like you are making meaningful progress.
- **Debt Avalanche** - Paying debts with the highest interest rates first regardless of balance. While technically smarter when it comes to the math, you'll pay less interest in the long run, this method is harder for many as it can be slow to get the first debts paid off when they have larger balances.
- **Personal Choice** - You choose what to pay off first based on your personal circumstances - I prefer this method because sometimes it's much better to pay family loans first just for the peace of mind, or pay off the loan that irks you the most before the rest.

There is not one "right" way to pay off your debts, but I believe there is one way that is far inferior to all the others. That is to pay off a little of everything every month, not focusing on one. This "a little bit on every loan" can really feel like you aren't making a dent in anything, and I do not recommend it.

Debt Free Land

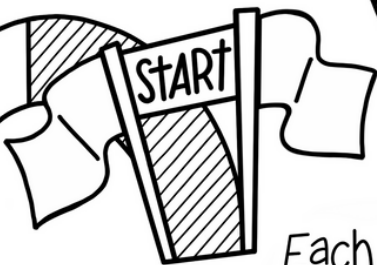
Total debt = _____

You're on Fire!
75% done = _____



Halfway there!
50% done = _____

Way to GO!
25% done = _____



Each = _____
(there are 100 's)

I am

DEBT

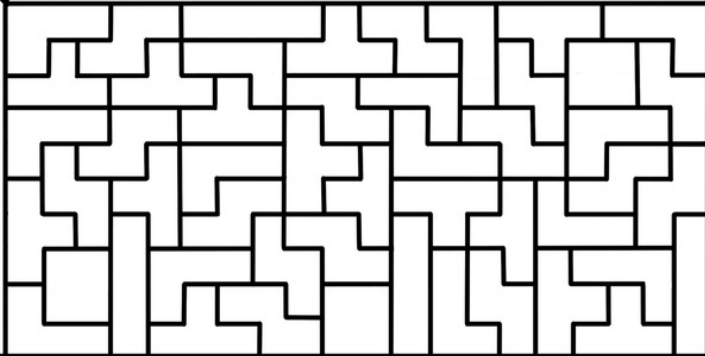
FREE!

TOTAL DEBT : _____ EACH SPACE = _____ (There are 100)

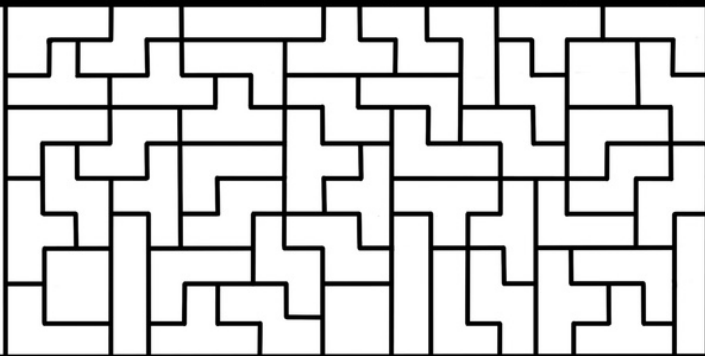
DEBT RISK



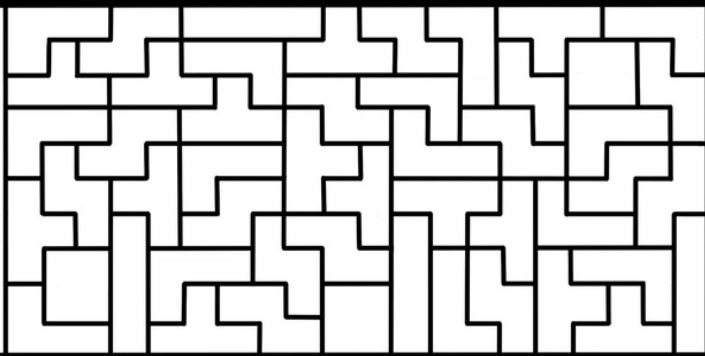
LEVEL 4



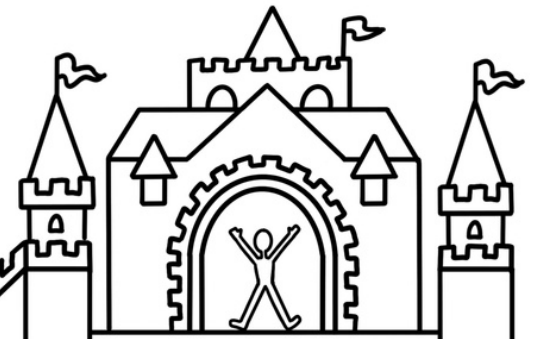
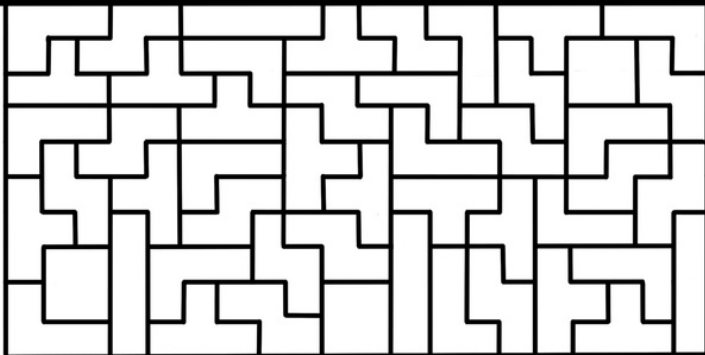
LEVEL 3



LEVEL 2



LEVEL 1



TOTAL DEBT

START DATE

FINISH

EACH
PIECE =

(THERE ARE 200 PIECES)

EACH
LEVEL =

Savings Games & Challenges

There are two **30 Day Savings Challenge Games**, and dozens of other **Savings Goal & Challenge** trackers.

I did not pre-fill the amounts for the challenges so that they are customizable to your specific situation.

There are several options to customize your challenges:

- Even Amounts - Decide the total for the challenge and divide evenly to get the amount each piece is worth. You can write that amount on each piece if you want. Save that amount daily, or color in several spaces when you save more.
- Randomized - Decide on the total for the challenge and divide into random amounts, writing the numbers on the pieces in any order. Color in one space per day, or several adding up to your total daily savings. This is a bit harder to set up, but can be more fun to color in randomly.
- Save in ascending or descending amounts, day by day. So day 1 is \$1, day 2 is \$2, and so on.
- Save any amount each day, filling in that day's amount as you go. Add it all up at the end.
- Give yourself a time limit, or not. Some time limit ideas: 30, 50 or 100 days, or a specific end date (like a birthday).
- The **30 Day Savings Challenge Game** is obviously limited to 30 days, but you can customize the rest.

How to use them:

- Write your Savings Goal on the tracker (most have a dedicated space for your goal).
- Decide on your time limit if you want one, and write that on the chart too.
- Determine the amount per space. Write the amounts in the spaces if needed.
- Color in the spaces as you save.
- You can save however you like, in cash, in a dedicated bank account, or in your general account (but keep track of how much you've saved for each savings goal)
- Plan to celebrate with a reward when you finish a challenge (some have a space to write it in to encourage you)

Sinking Fund is a term for savings that are earmarked for a specific expense.

Some common Sinking Funds are Car Repair & Replacement, Christmas Fund, Birthdays, Travel, Property Taxes, etc.

Some Sinking Funds are a specific amount with a known deadline, like Property Taxes, some are a chosen amount with a deadline, like Birthdays, while others are an unknown amount and deadline like Car Repair.

Get the Digital Download FREE with the coupon code: IBOUGHTTHEBOOK

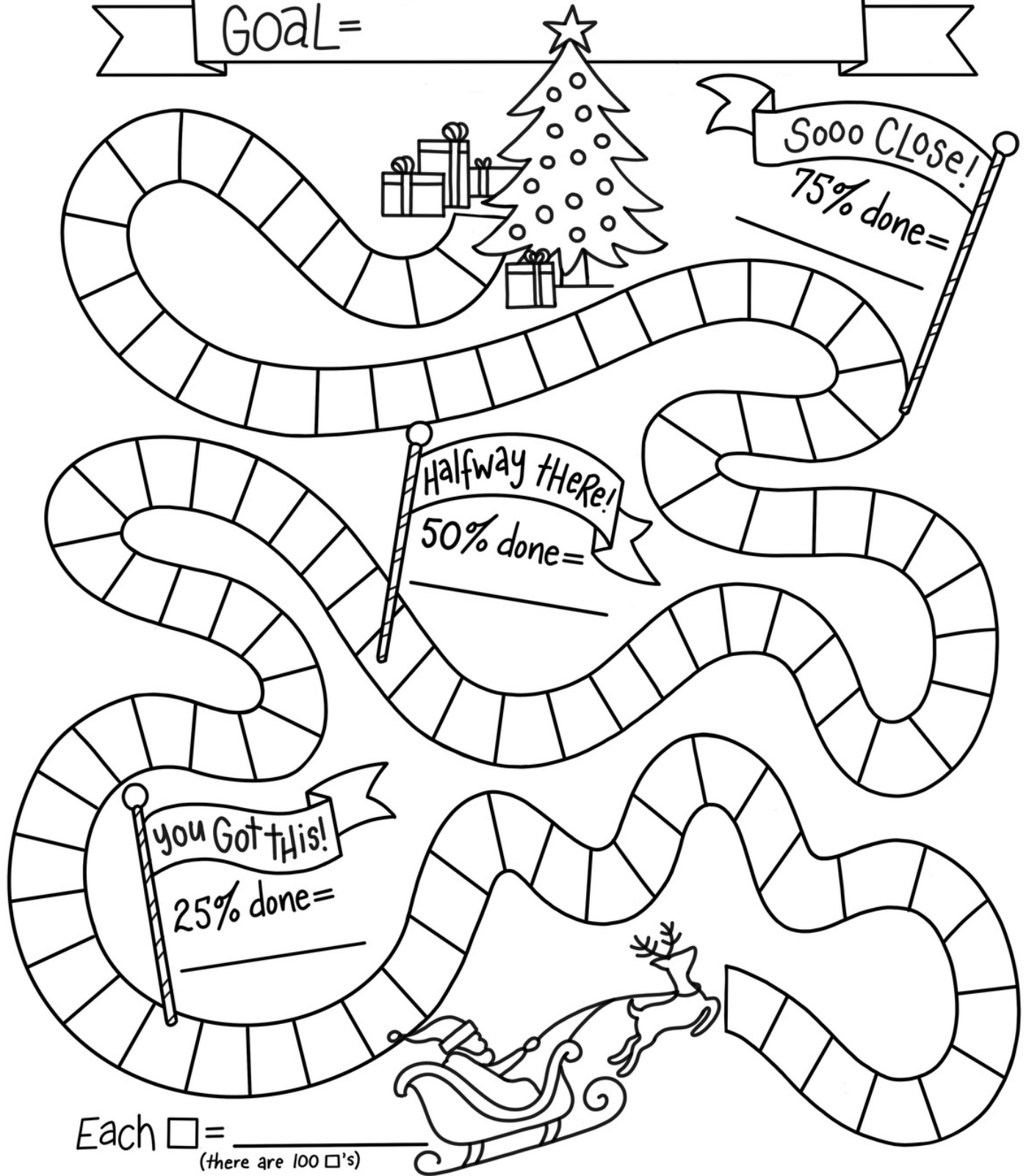
Go to debtfreecharts.com/products/money-games-book-1

Or scan this QR Code with your phone camera and follow the link >>

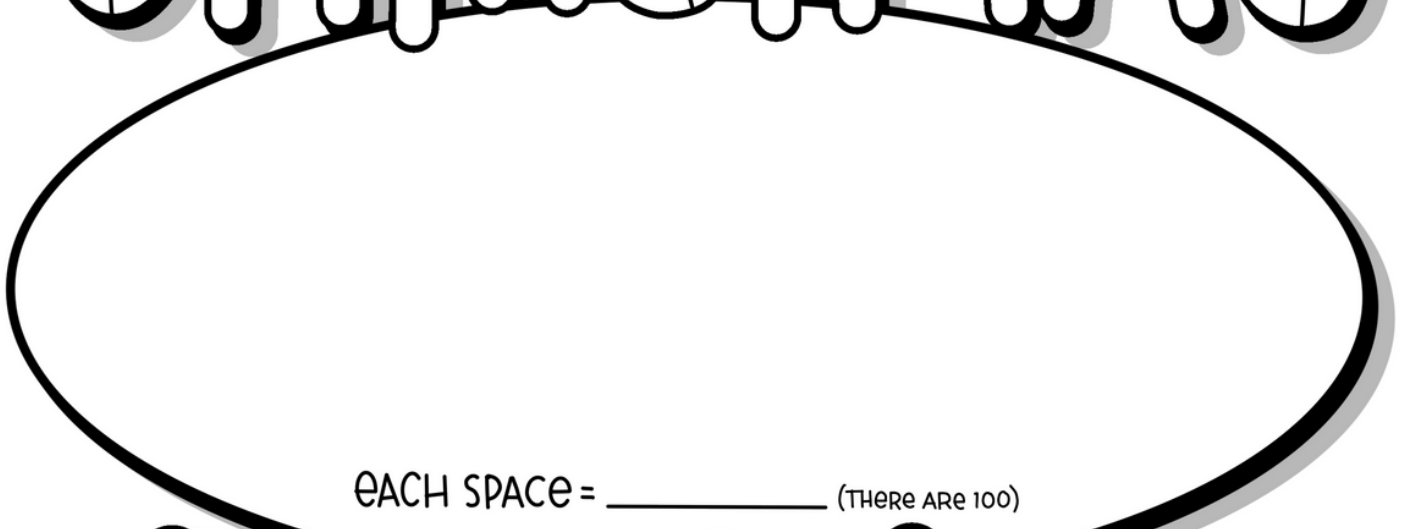


Debt FREE Christmas

Goal = _____

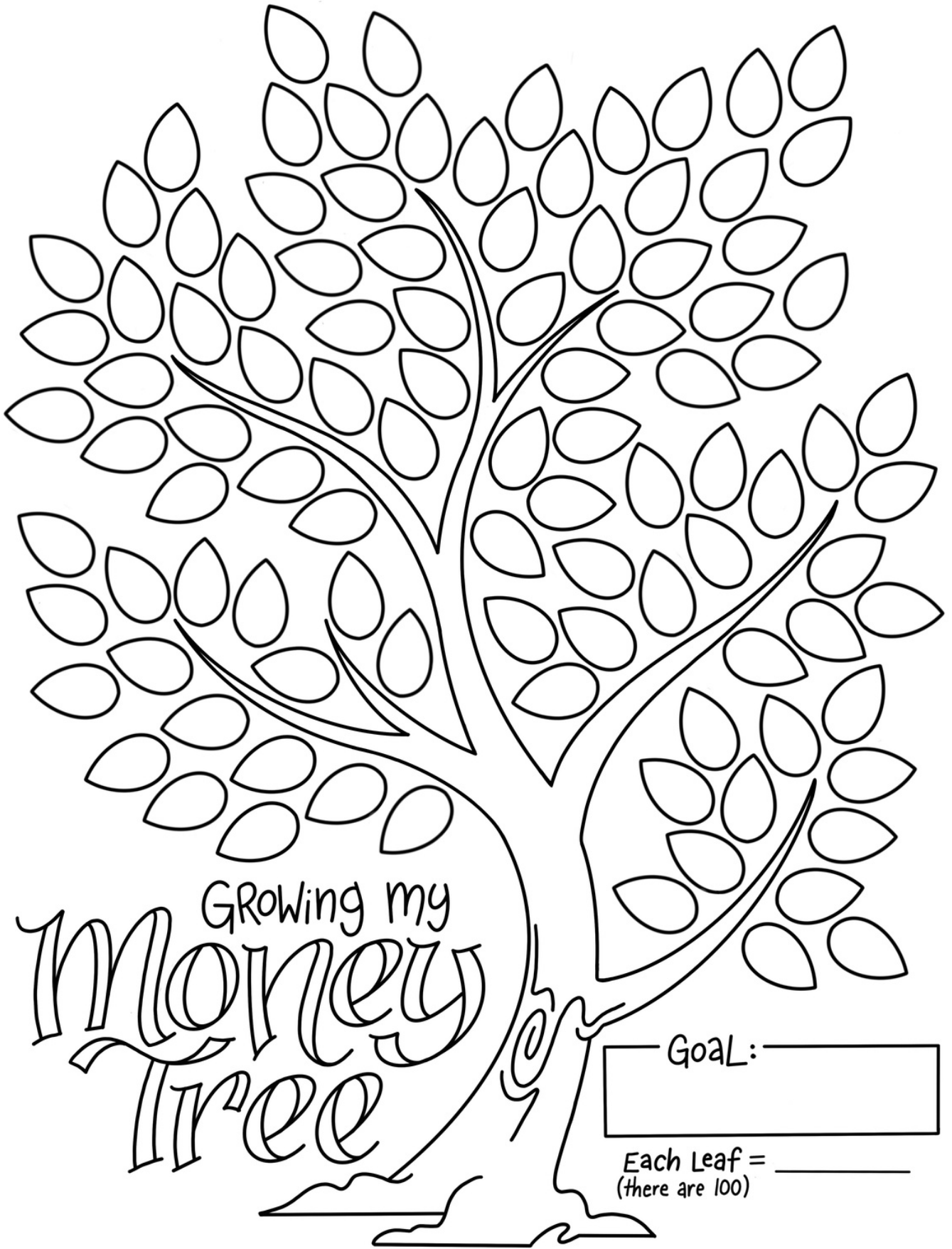


CHRISTMAS



EACH SPACE = _____ (THERE ARE 100)

FUND



Growing my
Money
Tree

Goal:

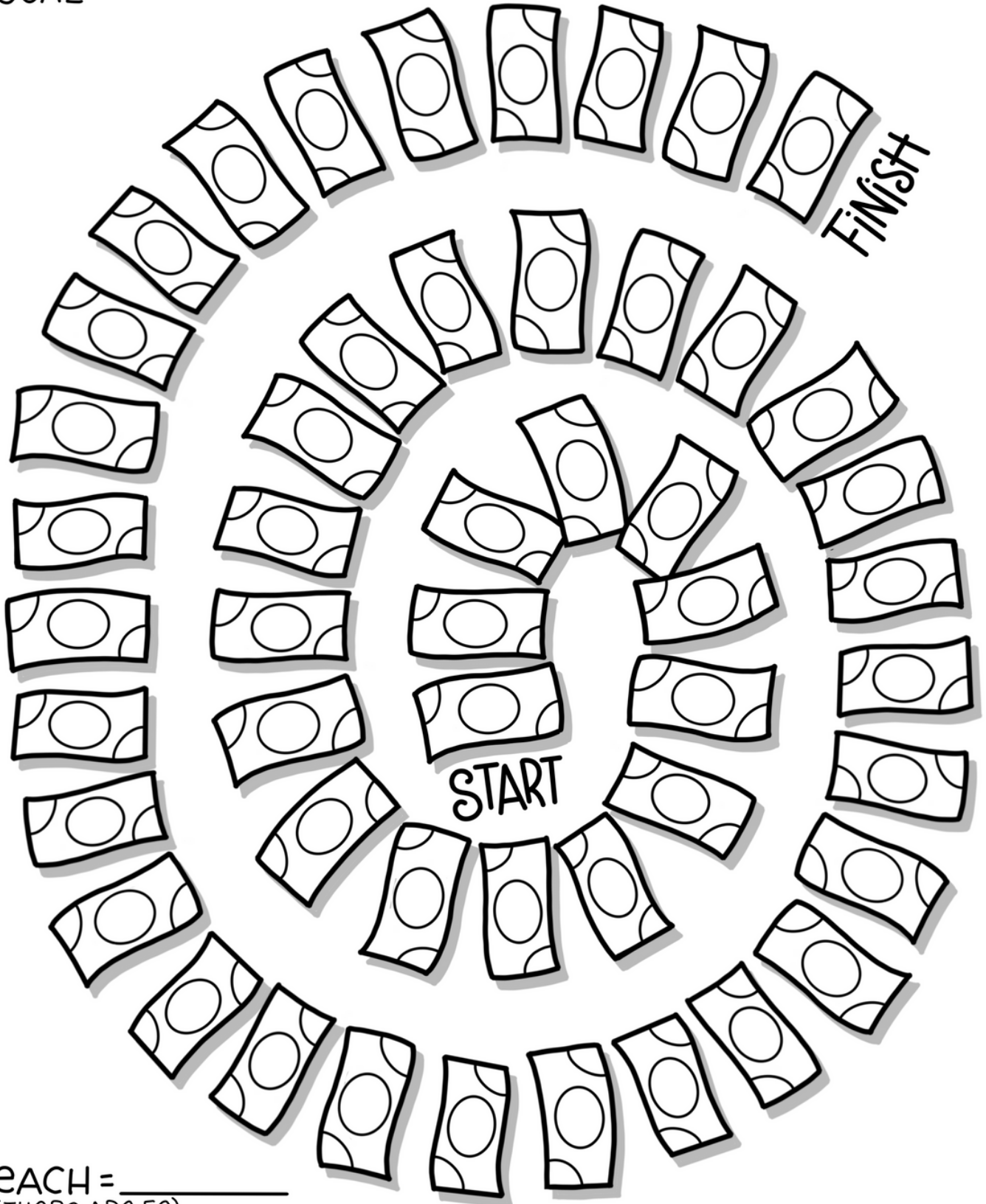
Each Leaf =
(there are 100)



EACH = _____
(There are 100)

CASH STASH

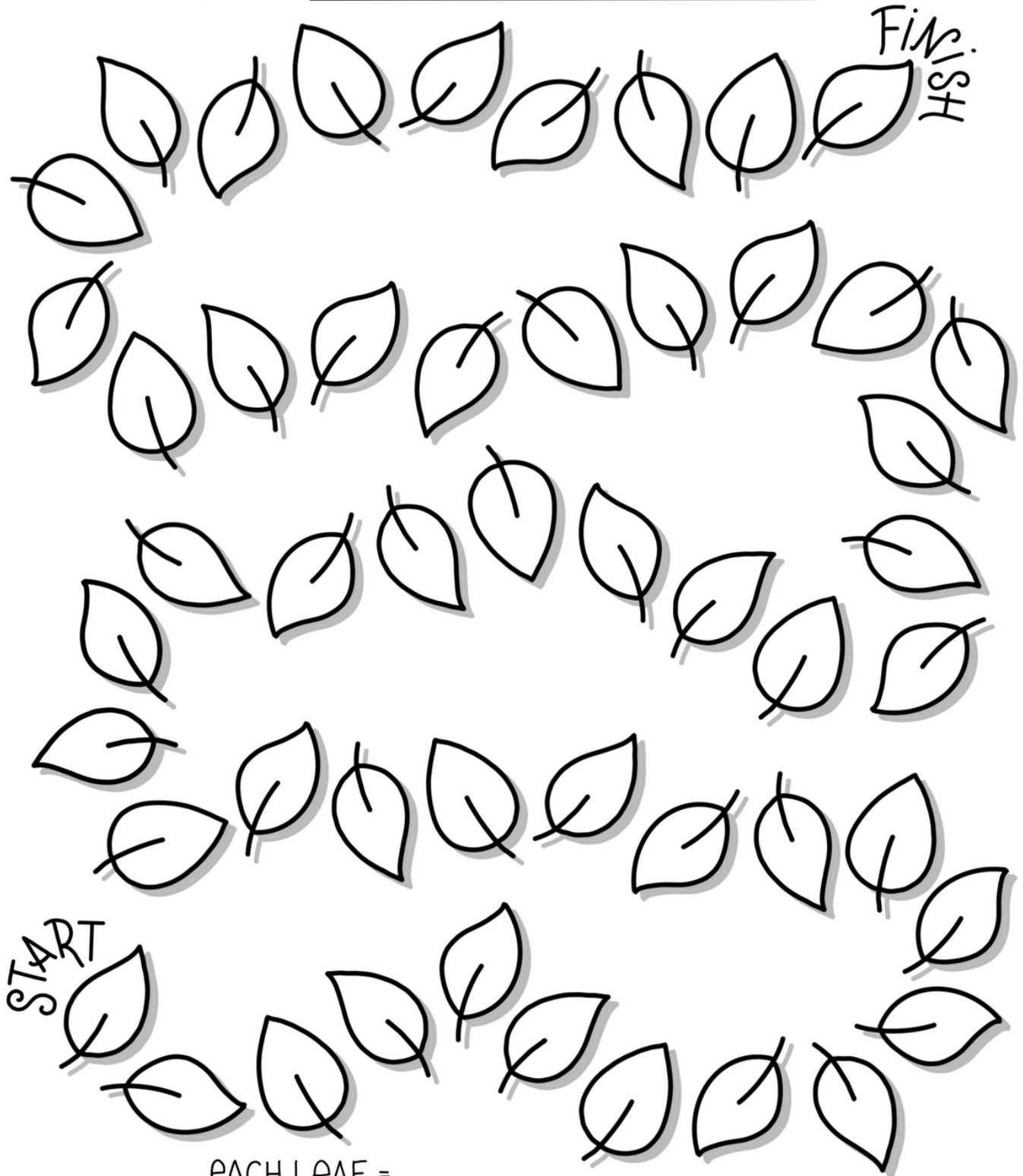
GOAL:



each = _____
(THERE ARE 50)

SAVINGS CHALLENGE

GOAL: _____



EACH LEAF = _____
(THERE ARE 50)

"As someone who has used many of Heidi's charts in her own savings progress, I love what this book has to offer! I'm a firm believer that visual aids are a powerful tool in achieving our goals, and Money Games is sure to help inspire you on your journey toward financial freedom!" - Jessi Fearon, Author of Getting Good with Money

If you are tired of feeling like you're drowning in debt and struggling to save money... If you are finding it tough to stay motivated and focused on achieving your financial goals, you are not alone! Building new money habits is hard for a lot of us, but the solution is so simple, and you're holding it in your hands.

With this Money Games - Debt Freedom book, you can :

- Pay off debt and save money **faster** and **easier**
- See your progress so you stay **motivated**
- Break out of the vicious paycheck-to-paycheck cycle
- Actually enjoy "adulting" with your money
- **Relieve money stress** by coloring in your accomplishments
- **Stay focused** on your goals & make your financial dreams real
- And **have fun** doing it all!

Emergency Funds
Credit Cards Loans
Christmas Birthdays
Travel Savings Goals
Challenges

Plus **these games work for all incomes, and all budgeting methods.** Whether you're feeling like your finances are a complete mess, or you just need a little boost to get re-engaged with your money goals, this book has got you covered.

So if you're ready to take control of your finances and build a brighter financial future, it's time to dive into the Money Games. Let's do this!

