MYPULSE

Take Control:
Your Debt Reduction Roadmap

Wellbeing SUPPORT

DPFEM Business and Executive Services

MYPULSE

Understand • You can't change what you can't see

- List all debts
- Track spending for 4 weeks
- Choose a budget structure that works for you

Stabilise • Acting early will prevent escalation

- Prioritise essentials (housing, food, utilities)
- Stay up to date with minimum repayments
- Contact lenders early if you are under pressure

Choose Your Strategy • The best plan is one you will follow

- Snow Ball (momentum)
  Pay smallest debts first, builds confidence quickly
- Avalanche (savings)
  Pay highest interest first, reduces long-term cost
- Hybrid (balanced)
  Start with quick wins first, then reduce high-interest debt

Control Spending • Systems beat willpower

- Automate bills where possible
- Plan for fatigue spending
- Use spending limits

Seek Support

- You don't have to do it alone
- Contact the National Debt Hotline: 1800 007 007
- Use workplace supports

Maintain and Review

- Track progress monthly
- Adjust your plan if needed
- Celebrate small wins

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