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**Burn Your Mortgage: The Simple, Powerful Path to Financial Freedom for Canadians**

by **Sean Cooper**



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Sean Cooper made news headlines around the world when he paid off his mortgage at 30 on a house he bought just three years prior. In *Burn Your Mortgage*, Cooper's extreme achievement is made accessible as the acclaimed personal finance expert shares the secret to his success: simple yet effective lifestyle changes that anyone--from new buyers to experienced homeowners--can make to pay down their mortgage sooner.

*Burn Your Mortgage* combines inspiring anecdotes with realistic and jargon-free financial tips and resources for achieving financial freedom no matter your financial situation. This easy-to-follow guide will help you pay off your mortgage at your own pace and show you how to live well while doing it. Tools include:

- Simple ways to pay down your mortgage sooner;
- Your very own mortgage-free action plan;
- Sample budgets and savings plans;
- Tools for tracking income and expenses;
- Home-buying blueprints;
- Worksheets for financial empowerment;
- Up-to-date information on bank accounts, mortgage contracts, investing, and loans--and how to choose the best options for you;
- Tips for overcoming bad money habits.

Inspiring, insightful and fun, *Burn Your Mortgage* will transform the way you think about money and debt on your path to independent home ownership.



# BRIDGE TO FINANCIAL FREEDOM

A debt-free life is one that few of us have ever known. We all want it, so why is it so difficult to turn this dream into a reality? It isn't impossible, but it does take elbow grease and sacrifice. Here are seven steps you must take to cross the bridge to a debt-free life, based on the rules outlined by financial guru Jean Chatzky in the book *Money Rules: The Simple Path to Lifelong Security*.

## 7 STEPS TO PAYING OFF YOUR DEBT



### CROSS THE BRIDGE TO A DEBT-FREE LIFE

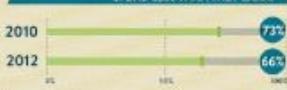
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#### SPEND LESS THAN YOU MAKE. PERIOD.

Stick to money rule #10. Live below your means. Of course, this is easier said than done. In 2010, nearly three-quarters of Americans surveyed by the American Savings Education Council for America Saves Week said that they spent less than they earned and saved the rest. But in 2012, the percentage has shrunk to two-thirds. Needless to say, until you spend less than you earn, you will never get out of debt.

#### PERCENTAGE OF AMERICANS WHO SPEND LESS THAN THEY EARN



2



#### RECAST YOUR PERSONAL BALANCE SHEET BY LOWERING ALL POSSIBLE INTEREST RATES

**CREDIT CARD** Transfer your credit card debt to cards with low or no interest. According to NerdWallet.com, there are currently 24 cards offering an introductory 0 percent interest rate or balance transfers if you have good credit.

**AUTO & MORTGAGE** Refinance your auto loan and mortgage (perhaps again, if you previously have). Right now is a great time to do so; 30-year fixed mortgage refinances are averaging 3.67 percent right now.

3



#### PAY OFF HIGHEST INTEREST DEBT FIRST

It can be advantageous to focus on paying off your highest interest debts first. However, there is come back and forth over which of the following techniques is a better way to pay off debts.

- AVALANCHE** Focuses on paying off your highest rates first.
- SNOWBALL** Focuses on paying off your smallest debts first.

Say you have \$300 to put toward your credit card debt each month. Card number one has a 20 percent interest rate, a \$7000 balance, and a \$140 minimum monthly payment. Card number two has a 13 percent interest rate, a \$3,000 balance, and a \$60 monthly payment.

4



#### AUDIT YOUR BILLS TO FIND MORE MONEY

Chances are you can make more money available to pay down your debt than you think. Find this money by calling your monthly bills—cable, cell phone, Internet—and asking for a better deal. Better yet, cancel monthly subscriptions that you don't really need.



If you take the avalanche approach and put your extra \$100 a month toward card one, you'll pay \$2,350 in interest. Put that extra money toward card two instead and your interest tally is \$4,304. **THAT'S A DIFFERENCE OF \$544!**

5



#### IMPROVE YOUR CREDIT SCORE

Money rule #10. Check your credit score every year. The latter should go up. Why? A better credit score gets you lower interest rates and saves you money. Improve your credit score by:

1. PAYING ALL YOUR BILLS ON TIME.
2. PAYING DOWN DEBT TO LOWER THE PERCENTAGE OF THE AVAILABLE CREDIT YOU'RE ACTUALLY USING (YOUR UTILIZATION).
3. NOT CLOSING ANY CREDIT CARDS.
4. NOT APPLYING FOR NEW CREDIT.

**CONSIDER THIS:** Two people with different credit scores get a \$20,000 car loan to be paid over 48 months. Here is how their credit score affects their monthly payments.

Name	Score	Monthly Payment
SUE	720 to 850	\$448 a month
JIM	500 to 589	\$579 a month

Because of his low score, Jim will pay over \$8,000 more in interest over the life of the loan.

6



#### 50 POINTS OR MORE

Once your score has improved by at least 50 points, repeat step 2.



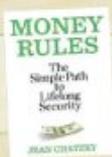
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#### SAVE WHAT YOU DON'T SPEND

When debt is gone, take the money you're not using for equipment and save it by setting up an automatic transfer into a savings account, money market account, or IRA.

**MONEY RULE #11**  
IF YOU CAN'T SEE IT AND CAN'T TOUCH IT, YOU WON'T SPEND IT.



To learn more about how to pay down your debt and stay debt free, pick up Jean Chatzky's latest book, *Money Rules*.



Sources: Mint.com; Money Rules: The Simple Path to Lifelong Security by Jean Chatzky

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