



Homeword

# IDEA BANK

Ideas you may be able to use to find more money and/or manage the burden of debt. Each financial circumstance will require a different set of actions. Likely only a few ideas will be suitable for your situation.



<input type="checkbox"/> Sell something	<input type="checkbox"/> 0% Credit Card Transfer
<input type="checkbox"/> Return a recent purchase	<input type="checkbox"/> Take a loan from 401k, ROTH Basis distribution
<input type="checkbox"/> Cut living expenses	<input type="checkbox"/> Debt Consolidation Loan
<input type="checkbox"/> Look into the Missoula Food Bank & Community Center/ Meal Plan	<input type="checkbox"/> Ask Debtor for extension of payment
<input type="checkbox"/> File your tax return (advanced Earned Income Credit)	<input type="checkbox"/> Request a Payment Plan
<input type="checkbox"/> Modify your wage withholding with employer	<input type="checkbox"/> Refinance payment plan for longer period – gets lower monthly amount
<input type="checkbox"/> Apply for Unemployment Insurance	<input type="checkbox"/> Negotiate debt by offering lump sum pay off
<input type="checkbox"/> Ask for a family loan or gift	<input type="checkbox"/> Ask to skip a payment and put at end of loan
<input type="checkbox"/> Ask for an advance from employer	<input type="checkbox"/> Ask to pay interest only
<input type="checkbox"/> Debit Card Opt Out – will stop bank fees	<input type="checkbox"/> Negotiate interest rate down
<input type="checkbox"/> Apply for Forgiveness or Hardship	<input type="checkbox"/> Ask to reverse fees
<input type="checkbox"/> Look for a 2nd job	<input type="checkbox"/> Apply for a Secured Loan
<input type="checkbox"/> Get a roommate	<input type="checkbox"/> Apply for a HELOC or 2 <sup>nd</sup> Mortgage
<input type="checkbox"/> Increase deductables on insurance to lower premium	