

# Jean Chatzky

## Quotes

*Credit, Debt, Cards, Home, People, Goal, Needs, Dollars, Years, Long, Helping,  
Want, Fall, Pay, Hands, Lines, Able, Settlement, Holes, Clear*

Buy experiences, not things. Spending on experiences makes people happier than spending on things. Things get broken and go out of style. Experiences get better every time you talk about them.

~Jean Chatzky

You can have a do-over starting today. But you have to get over the feeling that it's too late

~Jean Chatzky

It's not about having it all. It's about having what you value most.

~Jean Chatzky

You'll get much better results by being upfront, answering creditors calls, and responding to their letters. Delaying the inevitable only digs a deeper hole.

~Jean Chatzky

By definition, saving - for anything - requires us to not get things now so that we can get bigger ones later.

~Jean Chatzky

A little personality goes a long way.

~Jean Chatzky

Take the cards out of your wallet. A debit card is accepted just about everywhere that credit cards are, and you'll be spending money you have - always a good thing.

~Jean Chatzky

Don't let the fact that you're spending time getting organized result in late fees on your credit card bills.

~Jean Chatzky

If you're filing bankruptcy, you will likely want to hire an attorney. But for

debt settlement, a company is sufficient, or as I said, you can often do the legwork on your own.

~Jean Chatzky

Save for your goals. Take note of what's coming your way - vacations, the holidays, what ever is going to cost you money - and start saving ahead of time so that you have a stash when the time comes.

~Jean Chatzky

Even in the days of the tightest credit in 2008, HELOCs [ home equity line of credit ] and home equity loans were being made.

~Jean Chatzky

If you are, consolidating at a lower interest rate can help you pay off your debt faster. But if there's even a small chance that you'll spiral back into debt, it's not for you.

~Jean Chatzky

If you have even a smidgen of doubt that you'll be able to stay away from racking up additional debt, don't do it.

~Jean Chatzky

If you default on an unsecured debt, you won't lose anything (except points on your credit score).

~Jean Chatzky

You won't be caught off guard and you won't feel guilty, because you'll be spending money that you've allocated for the occasion.

~Jean Chatzky

One thing I want to make clear: You never want to hide from your debts. It doesn't work.

~Jean Chatzky

The interest rate you receive, however, is contingent on your credit score.

~Jean Chatzky

Rolling all of your debts into a single loan is a good idea - in theory. In fact, it can be a great idea.

~Jean Chatzky

No company can promise an end date, but if you have multiple debts, the first one should be settled within a year.

~Jean Chatzky

In fact, the bigger the bill, the less likely you are to spend it. If you want to really save money, spend only cash and carry only fifty-dollar bills.

~Jean Chatzky

Unless you have multiple accounts that you need to negotiate and you think the project is just too big to tackle on your own, you're better off just calling your creditors directly.

~Jean Chatzky

You really don't need to hire a debt settlement company to negotiate with your creditors.

~Jean Chatzky

If you'd asked me a few years ago about debt settlement companies, I probably would have told you to avoid them.

~Jean Chatzky

You must be sure - and I mean absolutely positive - that you have the willpower to pay off those credit cards and not use them again.

~Jean Chatzky

Get your friends involved. Let your shopping buddies know that you're

on a tight budget, and they can help you out when your willpower starts to weaken at the mall.

~Jean Chatzky

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