Free Up Cash

real estate cso™
Credit Solutions for Real Estate Buyers
RealEstateCSO.com

Short-Term Solutions	Step 1: Use these sources to find sources of cash
Checking Account	
Savings Account	
Stocks, Bonds and Mutual Funds	
Money Market funds	
CDs about to mature	
Financial gifts	
Annual Bonus	
Sell extra car/ boat	
eBay sale of a collectible	
Total Short-Term Solutions	

Monthly Solutions	Step 2: Monthly current spending	Step 3: Identity categories that can be reduced	Step 4: Subtract the amount in Step 3 from the amount in Step 2. (This is the monthly amount you will use to manage your debt)
Late fees			
Gas expenses			
Mobile bills			
Internet service			
Entertainment			
Groceries			
Eating out			
Prescriptions			
Home telephone			
Cell phone			
Other Expense 1			
Other Expense 2			
Other Expense 3			
Other Expense 4			
Total Reduced Expenses			

Track your spending and stick to the plan

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Structural Savings	Step 2: Your current monthly spending	Step 3: Identify categories that can be reduced or eliminated	Step 4: Subtract the amount in Step 3 from the amount in Step 2. (This is the monthly amount you will use to manage your debt)
Trade down your car			
Trade down your house			
Sale of ATV			
Other 1			
Other 2			
Total Reduced Expenses			

Track your spending and stick to the plan

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6