

# P.A.Y.O.F.F. DEFINED



## P = PLAN

DEBT IS A MAJOR STRESSOR FOR MOST OF US

HAVING A PLAN ALLOWS YOU TO TAKE CONTROL OF YOUR FINANCES, SAVE MONEY, IMPROVE YOUR CREDIT, AND WORK TOWARDS ACHIEVING THE SUCCESS YOU DESERVE.



## A = ACCOUNTABILITY

ACCOUNTABILITY IS CRITICAL FOR STAYING ON TRACK, MAKING INFORMED DECISIONS, MEASURING PROGRESS, OVERCOMING OBSTACLES, MAINTAINING DISCIPLINES, AND FOSTERING CONTINUOUS LEARNING & GROWTH. IT VIRTUALLY GUARANTEES YOUR SUCCESS.



## Y = YOUR WHY

YOUR WHY IS THE PURPOSE AND MOTIVATION BEHIND YOUR DECISIONS. GAINING CLARITY, BUILDING RESILIENCE, AND EXPERIENCING PERSONAL FULFILLMENT IN YOUR FINANCIAL JOURNEY. WITHOUT YOUR WHY - IT WON'T WORK.



## O = OTHERS

COMMUNITY INVOLVEMENT IN YOUR PLAN PROVIDES SUPPORT,

KNOWLEDGE, GROWTH OPPORTUNITIES, NETWORKING, AND A SENSE OF PURPOSE. IT ENHANCES YOUR WELL BEING AND CONTRIBUTES TO A MORE FULFILLING AND IMPACTFUL LIFE.



## F = FINANCIAL INCENTIVES

SOME PEOPLE ARE MOTIVATED BY THE STICK OR NEGATIVE REINFORCEMENT.

MOST OF US ARE MOTIVATED BY THE CARROT OR THE INCENTIVE. MONETARY MOTIVATION SEEMS TO ALWAYS HELP.



## FINANCIAL REWARDS

ACHIEVING OBJECTIVES ON TIME DESERVES REWARDS. BUILDING THOSE REWARDS INTO YOUR PLAN GIVES YOU A WELL EARNED BENEFIT ON THE WAY TO THE SUCCESS YOU DESERVE.