

Guest Post: Prepping for The Now – Debt Reduction

Whether you're a suburban homesteader, ranch owner or a city dweller, being a prepper is about possessing a particular mindset that governs each of your decisions. It means utilizing each resource to the max, never discarding a resource that can provide some value someday, and staying in the moment while also preparing for the future. A prepper feels no shame in using man made tools or forged goods to accomplish a certain task. They also tend to refrain from luxury or the unnecessary. There is usually no room for a big screen television, fancy automobile, or anything beyond what is necessary to live. Those that can live happily without luxury items will have the easiest time transitioning to a TEOTWAWKI. Here is how you start putting that idea into practice.

Firesale!

If you don't need it, get rid of it. Sell everything you have that holds any financial value and isn't necessary for you to carry out your life. Why should you do this? One, you can use it to pay down any outstanding debts you may have (this will be touched on later), and second so that you can practice living on only the items that you need to live – an absolute must for when SHTF.

Craigslist and EBay are the tools to meet this end. You'll find certain items that won't sell on Craigslist will be picked up in only a few hours on EBay, and others have needs for items you don't. This money should be socked away for later emergencies (medical or for stocking up on supplies). Or, if you have outstanding debt, put this money towards paying those debts off.

Debt – The Iron Shackles of Our Time

Why is debt such a bad thing and how is it relevant to prepping?

Because it is modern slavery.

People love owning your debt. They want you to owe them. They hunger for that interest payment accruing on your outstanding accounts. This interest is going straight from your bank account and into their pockets. Whether that interest you pay on a mortgage, car payment, credit card, or student loan, money going towards interest will stack up quick. Think of interest as money being tossed straight out the window. This is part of being in debt, and it is holding you back from any goals you may, financial or otherwise.

Whether you have to sell everything you own to get out of this debt, consolidate smaller debts into one lump sum, or declare bankruptcy and start anew, take any means necessary to get out of debt and break the shackles holding you back.



Now What?

So I'm free of debt, but also free of my big screen television, sound system, video streaming accounts, motorcycle, and anything "fun" I once previously owned. This

bites, so where do I go next?

If you are committed to being a prepper, you need to rethink your entire lifestyle; new mindset, new hobbies, new values, new you.

- **Mindset** – This new mindset will be about living life the way you expect to when SHTF. This means without excess and enjoying the little things in life. Material goods are useless fragments of clutter and hold no value beyond the initial euphoria of owning something new.
- **Hobbies** – Lessen your dependence on electronics. Spend time with friends and family, play cards or board games, and spend evenings having meaningful conversations with others. Another popular prepper hobby is canning food, it can be a surprisingly enjoyable way to spend time and you're able to prepare food supplies to be stored for later dates.
- **Values** – When SHTF, protecting your family and yourself will be the number one objective on a day to day basis. Commitment to the family should be instilled within your spouse and children. Spend time with each other do things together. Also teach them to save, use only what they need, and to think carefully before making any decision.

Prepping is about being ready for any event that could happen in the future, but to do that you must take action now. Reexamining your current lifestyle, removing the shackles of debt, and completely changing your life may all seem like unclimbable mountains now, but chipping away and working towards this lifestyle is what prepping is about.

When SHTF, will you be able to hit the ground running? Does The lifestyle you'll need to lead then differ much from the lifestyle you're living now?

Ask yourself – Are you truly prepared?





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Suburban Steader *Surviving In the 'Burbs!*