FREEDOM CLIMBERS

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# Card Freeze Week: 7 Days, No New Debt

Pause your credit cards for one week, one small step a day. Not forever, and no big decisions. Tick each day, and tally every time you reached for a card and didn't.

## My setup

Start date: _____

This week I'll pay with: ☐ Debit ☐ Cash ☐ Both

In checking right now: $_____

Where my cards are: _____

Locked in the card app? ☐ Yes ☐ Not yet

## Emergency test (all 3 must be yes)

**Necessary?** Health, safety, keeping your home, or getting to work.
**Urgent?** It truly can't wait until your next paycheck.
**Unexpected?** It wasn't on the calendar. Birthdays and annual fees don't count.
If all three are yes and there's no other way to pay, using the card isn't failing. Write it down below and keep going.

## The 7 days

| Day | Today's small step | Done | Didn't swipe (tally) |
|---|---|---|---|
| **Day 1** | Pick your backup payment and check what's really in checking. | ☐ | |
| **Day 2** | Move the cards out of your wallet, somewhere boring. Lock them in the app if you can. | ☐ | |
| **Day 3** | Delete saved card numbers from shopping, delivery and browser apps. | ☐ | |
| **Day 4** | List the automatic charges that still hit your cards (below). | ☐ | |
| **Day 5** | Plan the weekend: one free or low-cost plan and a cash or debit limit. | ☐ | |
| **Day 6** | Shop with a list. Backup payment only. | ☐ | |
| **Day 7** | Count your wins and decide what you'll keep doing next week. | ☐ | |
| **Total times I reached for a card and didn't** | | | |

## Automatic charges still on my cards

| Charge | Amount | Move it? |
|---|---|---|
| | $ | ☐ |
| | $ | ☐ |
| | $ | ☐ |

## If I used a card anyway

| Date | What for | Passed the test? |
|---|---|---|
| | | ☐ Y ☐ N |
| | | ☐ Y ☐ N |
| | | ☐ Y ☐ N |

## After the week

Money I didn't put on a card this week: $_____ I'll send it to: _____

One habit I'm keeping: _____

Why a pause helps: if you carry a balance, you usually lose the card's grace period, so new purchases can start building interest right away (CFPB). A card lock in your issuer's app blocks most new purchases while recurring bills still go through, and it isn't reported to the credit bureaus (Experian). Don't cancel cards this week; closing a card can lower your credit score. Education only, not financial advice.

Full guide: freedomclimbers.com/stop-using-credit-cards/



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