

The Most Critical Declaration You Need to Make

You've come far in this journey:

- Acknowledging the presence of debt, uncovering the narratives that led you here,
- Conquering the fear that once held you back.

Now, it's time for the most crucial commitment you'll make:

“Just for today, one day, I will not incur any new debt.”

This simple yet powerful declaration, championed by Jerrold Mundis and Debtors Anonymous, forms the foundation of financial recovery. It shifts the focus from long-term overwhelm to a single, achievable action each day.

Why This Works:

- You are only committing to today. Tomorrow is a new day, and you will deal with it then.
- There are no exceptions, no justifications, and no “buts.”
- Mundis provides an undeniable truth:

“You cannot get out of debt by borrowing more money. No more than an alcoholic can become sober by having another drink.” (*Mundis, 2012, p. 80*)

This is your new daily affirmation:

“Just for today, one day, I will not incur any new debt.”

Repeat it each morning, reminding yourself that every day you stick to this promise, you are one step closer to financial freedom.

Taking Control

By this stage, you have reached several important milestones:

- Awareness – You’ve admitted that you have a debt problem and have explored the narratives that led you into the Debt Dragon’s Den.
- Mood Shift – You’ve replaced anxiety with curiosity about the possibilities that unfold when you free yourself from debt.
- Overcoming Fear – You’ve moved from a state of fight, flight, or freeze to intentional, deliberate action, focusing on what is within your control.
- Future Commitment – You’ve made the declaration: “Just for today, one day, I will not incur new debt.”

This shift in mindset has altered how you perceive debt and your financial future.

Facing the Challenges Ahead

This journey won’t always be easy. There will be moments of doubt, resignation, and anxiety. The old patterns that led you into debt might still try to pull you back. But each day you honor your commitment, you reinforce a new structure of interpretation—one built on acceptance, possibility, and courage.

As you gain momentum, the moments of struggle will become fewer, and the victories will become more frequent. You are no longer powerless in the face of debt. You are taking control.

What Comes Next?

Now that you've set your intention and made your declaration, it's time to take practical steps toward financial freedom. In the next chapter From Intention to action, we will introduce essential tools and processes to help you navigate the road ahead, empowering you to break free from debt once and for all.

Your journey to financial freedom has already begun—one day at a time.

Reference:

Mundis, J., 2012. Ho to get out of debt, stay out of debt, and live prosperously. 2012 red. New York: Bantam Books.