

# 30 SIMPLE STEP ACTION TO PAYOFF DEBT

- 
- 1 Congratulate yourself on taking hold of your finances now!
  - 2 Block out at least 30 mins a week to manage your money
  - 3 Check your credit score and fix the information they hold about you
  - 4 Make a clear record of how much you owe and the interest rates.
  - 5 Create a set budget list of income and spend — have a clear picture on what you NEED.
  - 6 if you have high-interest cards, switch them to 0% credit cards and note the date the 0% ends so you can switch again before they start to charge you.
  - 7 Use FREE online calculators or spreadsheet downloads to analyze your ENTIRE debt
  - 8 Get lower debt rate (if you can't get enough 0% need to switch more from high interest)
  - 9 Manage your mental health. Money is a massive cause of stress. It's not a weakness to ask for help. It's a sign of strength!
  - 10 Pay as much as you can off the higher interest rate debts with cash, savings or cheaper debt.
  - 11 Do not jump into a consolidation loan or re-mortgage until you've exhausted the cheaper alternatives.
  - 12 Can you make more?  
a. Take a course and upskill yourself for a better job.  
b. Take on a side hustle.  
c. Look at selling some unwanted items through eBay, Amazon, Craigslist, facebook, etc.
  - 13 Only use the extra you make to pay off debts.
  - 14 Downgrade your car or house (temporarily) if you are seriously committed.
  - 15 Get better deals on CURRENT outgoings (e.g. switch utility, TV, Internet, phone suppliers, & use cashback sites)
  - 16 Start tracking your spend with a spreadsheet or an app
  - 17 Check your life, car, home insurance, are they still what you need? Could the right cover cost you less?
  - 18 Get your head sorted — do not worry, you can do this!
  - 19 Check your credit score MONTHLY & make sure all agencies have the correct info about you — this means the difference between low-cost debt and HIGH-interest rates.
  - 20 Set an alarm on your phone to make sure you flex your money management muscle every week!

# Complete Guide To Debt Payoff Strategies Step By Step

**SHIKHAR SINGH (THE ZENITH)**



## **Complete Guide To Debt Payoff Strategies Step By Step:**

Money Secrets for Normal People : The Ultimate Guide to Financial Freedom SHIKHAR SINGH (THE ZENITH), Do you ever feel like money slips away no matter how hard you try What if financial freedom is actually simpler than you think Imagine living a life without stress without debt without pressure A life where money works for you not against you This book reveals the hidden money secrets normal people never get to learn Inside This Book Easy money habits anyone can follow Smart budgeting tricks for stress free living Secrets to saving without sacrificing your comfort How to build wealth even with a small income Practical steps to escape debt fast Beginner friendly investing methods A complete roadmap to financial freedom You don't need to be rich lucky or highly educated to control your money This book is written for everyday people who want real practical solutions If you're tired of living paycheck to paycheck this guide will finally show you a better way It's not just about money it's about peace confidence and a stable future Your transformation starts with one simple decision Buy Now This E Book Start your journey toward financial freedom today Click Buy Now and begin taking control of your money Read it anywhere anytime and apply the tips instantly Your future self will thank you Make today the day you choose wealth not worry MY TOP 10 BESTSELLER EBOOKS FROM AROUND THE WORLD MUST CHECK OUT 1 60 SECONDS YOU'RE HIRED <https://tinyurl.com/bdbahp35> 2 TRADING WITH AI HOW TO BEAT THE MARKET USING AI <https://tinyurl.com/y8etwec5> 3 START A BUSINESS WITH NO MONEY NO MONEY NO PROBLEM <https://tinyurl.com/268x958a> 4 TRADING WITH AI A PRACTICAL GUIDE FOR NEWBIES <https://tinyurl.com/bdhb9zxd> 5 THE PSYCHOLOGY OF PRICING <https://tinyurl.com/y4nn4w5ba> 6 THE PSYCHOLOGY OF FREE WHY WE LOVE DEALS AND DISCOUNTS <https://tinyurl.com/mr3rhyyr> 7 MASTERING AI TRADING FROM THEORY TO IMPLEMENTATION <https://tinyurl.com/38z37svn> 8 GOOD CAREER BAD CAREER <https://tinyurl.com/43azs54k> 9 INK IDENTITY THE POWER OF YOUR SIGNATURE <https://tinyurl.com/24n6y4h3> 10 THE AI STOCK PICKER IDENTIFY WINNING STOCK WITH AI <https://tinyurl.com/p69dnmv6> *The Complete Guide to Money Management: Proven Strategies To Get Out Of Debt, Save, Invest And Grow Your Wealth So That You Can Become Financially Free* Joel Jacobs , Unlock Financial Freedom with Practical Proven Money Strategies Are you tired of feeling overwhelmed by debt or unsure how to start building wealth The Complete Guide to Money Management is your comprehensive resource for mastering your finances and taking control of your financial future Whether you're seeking to get out of debt save more invest wisely or grow passive income this guide provides the tools you need to achieve financial success Your Roadmap to Financial Success The Complete Guide to Money Management offers practical easy to follow strategies that empower you to take charge of your money From setting a budget and managing expenses to creating multiple streams of income this book gives you the knowledge to make informed financial decisions that will transform your life What You Will Gain Effective budgeting strategies to reduce expenses and boost savings Clear financial goal setting techniques to guide your progress Smart investment tips that grow your wealth and make your money work for you Passive

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**The World's Easiest Guide to Finances** Larry Burkett,2001 Offers advice concerning debt reduction retirement investments insurance and how to create and live by a budget

**Magill's Legal Guide** Timothy L. Hall,R. Kent Rasmussen,2000 Volume 1

**Subject Guide to Books in Print** ,1993 Planning Review ,1986 *Handbook for Banking Strategy* Richard C. Aspinwall,Robert A. Eisenbeis,1985-01-18 A comprehensive handbook for bank managers corporate planning executives and graduate students surveying recent fundamental changes in financial institutions and markets and analyzing their strategic implications for bank management Noted authorities assess the growing importance of financial intermediaries and address the whys of changes in intermediation Major shifts in financing practices are examined in light of the effects of inflation technology and regulation Chapters also explore specific changes in banking services customers suppliers and regulation

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