# Quick Guide:

- Create a budget track income and expenses.
- 2. Prioritize debts focus on high interest rates first.
- Cut expenses reduce unnecessary spending.
- 4. Increase income find ways to earn more money.
- Snowball or avalanche method choose debt repayment strategy.
- Seek help consider debt consolidation or financial counseling.

# <u>Complete Guide To Ultimate Debt Payoff Strategies For</u> <u>Beginners</u>

William T. Kerr

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