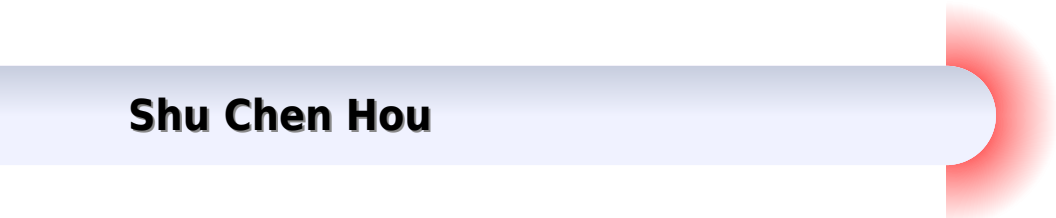


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- 
1. Make a list of all your debt.
 2. Set a budget.
 3. Pay with cash.
 4. Reduce spending.
 5. Pay small bills first.
 6. Double up on payments.
 7. Cancel subscriptions.
 8. Check bills for the best price possible.
 9. Learn to be content.
 10. Avoid new debt.
 11. Analyze your behavior.
 12. Set goals to pay off debt.
 13. Look to increase your income.
 14. Find low-cost activities.
 15. Eat at home.
 16. Cut your addiction.
 17. Educate yourself.
 18. Need vs. want.
 19. Stay motivated.
 20. Seek financial advice.

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Shu Chen Hou



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