



1. Gather information on your debts.
2. Choose a debt payoff strategy and rank your debts in order of importance.
3. Make the minimum monthly payments on every debt.
4. Find as much extra money as possible to put toward the debt that you ranked first.
5. Once the first debt has been paid off, take the total amount you were paying toward that debt and put it toward paying off the second debt on your list.
6. Keep going until all of your debts are paid off.
7. Celebrate your wins along the way!



1. Once you have your strategy, continue making the minimum payments on each debt.
2. To accelerate your progress and pay off your debt faster, find extra money to give toward whichever debt is first in the debt payoff strategy you chose.
3. Put all available extra money toward that one debt until it is completely paid off.
4. Once it is gone, take that entire amount you were paying on that first debt and apply it to the next debt on your list. As you pay off more debts, your progress will accelerate.
5. Continue with this method until all debts are paid off.
6. Remember to celebrate your progress along the way!

## Debt Payoff Made Easy

### A Simple Guide to Developing a Debt Payoff Strategy That Works



Annie Hanson, AFC®  
www.moneyfullymoney.com

## How to Choose

There are a few additional considerations to keep in mind when choosing a debt payoff strategy. Here are four questions to ask yourself:

- 1. **What are your goals?** Do you want to pay off your debt as quickly as possible? Do you want to pay off your debt as cheaply as possible? Do you want to pay off your debt as easily as possible?
- 2. **What are your resources?** Do you have a steady income? Do you have a good credit score? Do you have a good understanding of your finances?
- 3. **What are your preferences?** Do you prefer a structured plan? Do you prefer a more flexible plan? Do you prefer a plan that is easy to follow?
- 4. **What are your constraints?** Do you have a limited budget? Do you have a lot of other financial obligations? Do you have a lot of other responsibilities?



## Success

Help you on your debt-free journey.

**Don't be discouraged**  
The process of paying off debt can bring up a lot of emotions, especially if you've been struggling for a long time. Remember that you're not alone. There are many people who are struggling with debt, and they're all working to get out from under it. Stay motivated and keep going.

**Stay motivated on your "to-do" list**  
As you work through your debt, make your to-do list as specific as possible. Instead of "pay off debt," write "pay off \$100 of credit card debt." This will help you stay motivated and keep track of your progress.

**Celebrate progress, not perfection**  
Paying off debt is a long process, so it's important to celebrate your progress along the way. When you pay off a debt, take a moment to acknowledge your achievement. This will help you stay motivated and keep going.

**Get support**  
Paying off debt can be a challenging task, so it's important to get support. Talk to a friend or family member who is also working to pay off debt. They can offer you encouragement and advice. You can also consider hiring a debt coach or counselor.

## Choose a Debt Payoff Strategy

### Here are four common ways to prioritize your debts.



- The Debt Avalanche**  
This strategy involves paying off the debt with the highest interest rate first. This is a good strategy because it allows you to save the most money on interest. However, it can be a bit more difficult to follow because you have to keep track of all your interest rates.
- The Debt Snowball**  
This strategy involves paying off the debt with the smallest balance first. This is a good strategy because it allows you to see progress more quickly. However, it can be a bit more difficult to follow because you have to keep track of all your balances.
- The 50/10/40 Rule**  
This strategy involves paying 50% of the minimum payment on your highest interest debt, 10% of the minimum payment on your second highest interest debt, and 40% of the minimum payment on your lowest interest debt. This is a good strategy because it allows you to pay off your debts more quickly while still making progress on all of them.
- The 20/10/10 Rule**  
This strategy involves paying 20% of the minimum payment on your highest interest debt, 10% of the minimum payment on your second highest interest debt, and 10% of the minimum payment on your lowest interest debt. This is a good strategy because it allows you to pay off your debts more quickly while still making progress on all of them.

## Remember!

Getting started with ANY strategy is more important than picking the exact right one.

# Complete Guide To How Do I Debt Payoff Strategies Guide

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## **Complete Guide To How Do I Debt Payoff Strategies Guide:**

## **Complete Guide To How Do I Debt Payoff Strategies Guide** Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the power of words has become more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such is the essence of the book **Complete Guide To How Do I Debt Payoff Strategies Guide**, a literary masterpiece that delves deep into the significance of words and their affect our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall effect on readers.

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