



# HOW TO PAY OFF DEBT

## WHILE LIVING PAYCHECK TO PAYCHECK

1

### Make a smart budget

Allot 50% to needs, 15% to wants, 15% to savings & **20% to debt payoff.**



2

### Use debt snowball method

Pay small debts first & then move on to large debts to stay motivated.



3

### Consider debt consolidation

Consolidate multiple high-interest debts into **one loan with low-interest rate.**



4

### Refinance

It **saves money on interest** over the life of loan & helps to pay off debt fast.



5

### Increase income

Earn extra through **online tuition, selling home-cooked food, paid surveys, etc.**



# Advanced Methods For How Do I Debt Payoff Strategies Tips

**Y Pai**



## **Advanced Methods For How Do I Debt Payoff Strategies Tips:**

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