

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!

Trending Debt Payoff Strategies Step By Step

H Kauffman



Trending Debt Payoff Strategies Step By Step:

Whispering the Strategies of Language: An Mental Journey through **Trending Debt Payoff Strategies Step By Step**

In a digitally-driven world wherever displays reign supreme and instant connection drowns out the subtleties of language, the profound secrets and mental subtleties hidden within words usually move unheard. However, nestled within the pages of **Trending Debt Payoff Strategies Step By Step** a charming literary value pulsating with fresh thoughts, lies an exceptional journey waiting to be undertaken. Published by a talented wordsmith, that charming opus invites readers on an introspective journey, gently unraveling the veiled truths and profound influence resonating within ab muscles cloth of each and every word. Within the emotional depths of the moving evaluation, we shall embark upon a sincere exploration of the book is core subjects, dissect their charming writing design, and succumb to the powerful resonance it evokes deep within the recesses of readers hearts.

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Trending Debt Payoff Strategies Step By Step Introduction

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