



# 7

# STEPS TO BECOMING DEBT FREE

## 1. Give yourself some grace and compassion

You are worthy as a person even if you have debt. Forgive yourself for the past.



## 2. Mentally prepare yourself

Getting out of debt is hard. You're going to want to give up. Prepare yourself for the hard feelings and keep going!



## 3. Assess your situation

Write down each debt, the interest rate, minimum monthly payment, amount outstanding, and payment date.



## 4. Make minimum payments

Pay the monthly minimum on every debt.



## 5. Make a plan

Prioritize debts based on highest interest rate or lowest balance.



## 6. Pay extra on the debt you prioritized

Find extra money to put toward ONE debt.



## 7. Once that debt is eliminated, move on to the next.

Put all of the money you were paying to the first debt, to the next one until all are eliminated. Don't forget to celebrate your wins!



# Advanced Methods For Simple Financial Freedom

**RJ Shavelson**



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