# HOW TO PAY OFF DEBT WHILE LIVING PAYCHECK TO PAYCHECK

# Make a smart budget

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



# Use debt snowball method

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



# Consider debt consolidation

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



# Refinance

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



# Increase income

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



# Advanced Methods For How Do I Debt Payoff Strategies <u>Tips</u>

**Yijin Wang** 

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web figure 1 illustrates driving a dc motor using a power mos bridge by driving the four mos in the correct sequence the direction of current flow through the motor is reversed consequently reversing the direction of the motor s rotation the motor torque is a function of the current amplitude the motor s internal parameters and the

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web the dc motor test procedure includes 1 running the dc motor from 0 rpm to nominal speed at nominal voltage 2 loading the dc motor coupled to a dc generator 3 the process of increasing the load gradually until data is obtained in the form of armature current armature speed and armature torque

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