

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!

Complete Guide To Debt Payoff Strategies Step By Step

Neil J. Binder



Complete Guide To Debt Payoff Strategies Step By Step:

Money Secrets for Normal People : The Ultimate Guide to Financial Freedom SHIKHAR SINGH (THE ZENITH),

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Subject Guide to Books in Print ,1993 *Planning Review* ,1986 *Handbook for Banking Strategy* Richard C. Aspinwall,Robert A. Eisenbeis,1985-01-18 A comprehensive handbook for bank managers corporate planning executives and graduate students surveying recent fundamental changes in financial institutions and markets and analyzing their strategic implications for bank management Noted authorities assess the growing importance of financial intermediaries and address the whys of changes in intermediation Major shifts in financing practices are examined in light of the effects of inflation technology and regulation Chapters also explore specific changes in banking services customers suppliers and regulation

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