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List all your debts from largest to smallest interest rate.



Pay minimums on every debt except the first debt (the one with the biggest interest rate).



Pay as much as you can on the first debt until you pay it off.



Once the first debt is paid, roll that payment (minimum plus extras) over to the next debt on the list.



Repeat until all your debts are paid and you are debt free!!!

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Oliver Cornock

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