



- 1 Gather information on your debts.
- 2 Choose a debt payoff strategy and rank your debts in order of importance.
- 3 Make the minimum monthly payments on every debt.
- 4 Find as much extra money as possible to put toward the debt that you ranked first.
- 5 Once the first debt has been paid off, take the total amount you were paying toward that debt and put it toward paying off the second debt on your list.
- 6 Keep going until all of your debts are paid off.
- 7 Celebrate your wins along the way!

- 1 Once you have your strategy, continue making the minimum payments on each debt.
- 2 To accelerate your progress and pay off your debt faster, find extra money to give toward whichever debt is first in the debt payoff strategy you chose.
- 3 Put all available extra money toward that one debt until it is completely paid off.
- 4 Once it is gone, take the entire amount you were paying on that first debt and apply it to the next debt on your list. As you pay off more debts, your progress will accelerate.
- 5 Continue with this method until all debts are paid off.
- 6 Remember to celebrate your progress along the way!

Debt Payoff Made Easy

A Simple Guide to Developing a Debt Payoff Strategy That Works



Annie Hanson, AFC®
www.anniehanson.org

How to Choose

There are a few additional considerations to keep in mind when choosing a debt payoff strategy. Here are four key questions to ask yourself:

Questions to Ask Yourself

- 1. Which debt has the highest interest rate?
- 2. Which debt has the shortest term?
- 3. Which debt has the highest balance?
- 4. Which debt has the highest minimum payment?

Answer these questions and you'll be well on your way to choosing the best strategy for you.



Success

Help you on your debt-free journey.

Don't be Discouraged

Progress of paying off debt can't bring up a lot of emotions, especially if you've been struggling for a long time. Remember that taking the first step is the most important one. Keep going, and you'll be on your way to success.

Stay Encouraged on Your "Hurry"

As you work through the steps, keep your momentum going. Stay motivated, and you'll be on your way to success.

Celebrate Progress, Not Perfection

Remember that debt payoff is a journey, not a race. Celebrate every step you take, no matter how small. Stay motivated, and you'll be on your way to success.

Don't Give Up

Remember that debt payoff is a journey, not a race. Celebrate every step you take, no matter how small. Stay motivated, and you'll be on your way to success.

Choose a Debt Payoff Strategy

Here are four common ways to prioritize your debts.



Debt Avalanche

Pay off the debt with the highest interest rate first. This strategy can save you the most money in the long run, but it may take longer to pay off all your debts.

Debt Snowball

Pay off the debt with the smallest balance first. This strategy can give you a sense of accomplishment and momentum, but it may take longer to pay off all your debts.

Debt Consolidation

Combine all your debts into one loan with a single monthly payment. This strategy can simplify your payments, but it may not save you as much money as the other strategies.

Debt Repayment

Pay off your debts in the order you want to. This strategy is flexible, but it may not be the most efficient.

Remember!

Getting started with ANY strategy is more important than picking the exact right one.

Accelerate Progress



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