

10 ESSENTIAL TIPS to pay off debt **FAST**

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1

FACE IT

Make a list of all your debt. Ignoring reality is only going to put you further into the hole.

2

INCREASE YOUR INCOME

Ask for a raise or find ways to make extra cash on the side and use this money to pay down debts.



3

CONSOLIDATE

Combine multiple debts to simplify your payments and potentially negotiate a lower interest rate.

4

UNDERSTAND NEEDS VS. WANTS

Eating = need.
Dining out = want.

5

CUT YOUR ADDICTION

Your financial AND physical health will thank you.



6

ACCELERATE PAYMENTS

Change debt payments to bi-weekly rather than monthly or semi-monthly to pay off faster.

7

PAY WITH CASH

Pay for items with your money, not the bank's.

8

CHANGE YOUR HABITS

"Window shopping" always = a new pair of shoes? Find another activity to occupy your time.



9

LEARN TO BE CONTENT

Don't go broke trying to look rich. Live within your means.

10

ASK FOR HELP

Working with a professional can help you develop a debt repayment plan and keep you accountable.

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