



HOW TO PAY OFF DEBT

WHILE LIVING PAYCHECK TO PAYCHECK

1

Make a smart budget

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



2

Use debt snowball method

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



3

Consider debt consolidation

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



4

Refinance

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



5

Increase income

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



Don39t Weight

DP Hallahan



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