

# Debt Diet

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The **debt diet** refers to a debt management plan made popular by a multipart series for *The Oprah Winfrey Show*, first airing on February 17, 2006. In the series, Oprah Winfrey teamed up with financial experts Jean Chatzky, Glinda Bridgforth and David Bach to create a step-by-step plan demonstrating how to get out of debt.<sup>[1]</sup>

A debt diet is a plan or strategy for reducing or eliminating debt. It typically involves creating a budget, setting financial goals, and making changes to spending and saving habits in order to pay off debt and improve overall financial health.

A debt diet may be undertaken by individuals or households who are struggling with high levels of debt or who want to improve their financial management skills. It can be a challenging process, but it can also be very rewarding, as reducing or eliminating debt can lead to improved financial stability and greater peace of mind.

The **debt diet** is an eight-step plan:

- Debt Diet Step 1: How much debt do you really have?
- Debt Diet Step 2: Track your spending and find extra money to pay down the debt
- Debt Diet Step 3: Learn to play the credit card game
- Debt Diet Step 4: Stop spending
- Debt Diet Step 5: Create a monthly spending plan
- Debt Diet Step 6: Grow your income
- Debt Diet Step 7: Prioritize your debts and increase your credit score
- Debt Diet Step 8: Understand your spending issues and save<sup>[2]</sup>

## See also

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- [Debt club](#)

## References

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1. "Oprah's Debt Diet: 8 Simple Steps to Getting Your Finances Back On Track" (<https://fairygodboss.com/articles/debt-diet-action-plan-taking-your-finances-one-step-further>). *fairygodboss.com*. Retrieved 2023-01-25.
2. "Get Out of Debt with the Debt Diet - Wikibooks, open books for an open world" ([https://en.wikibooks.org/wiki/Get\\_Out\\_of\\_Debt\\_with\\_the\\_Debt\\_Diet](https://en.wikibooks.org/wiki/Get_Out_of_Debt_with_the_Debt_Diet)). *en.wikibooks.org*. Retrieved 2019-04-26.

## External links

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- [Oprah's Debt Diet](http://www.oprah.com/money/debtdiet/money_debtdiet_main.jhtml) ([http://www.oprah.com/money/debtdiet/money\\_debtdiet\\_main.jhtml](http://www.oprah.com/money/debtdiet/money_debtdiet_main.jhtml))

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**Marquis Booker**



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