

- 1. Understand your debt
- 2. Plan a repayment strategy
- 3. Understand your credit history
- 4. Make adjustments to debt

BILL

- 5. Increase payments
- 6. Reduce expenses
- Consult a professional financial advisor
- 8. Negotiate with lenders



Getting Out Of Debt

L Darling-Hammond

Getting Out Of Debt:

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