# 20 EASY STEPS HOW TO GET OUT OF DEBT FAST

- 1. Choose a goal
- 2. Make a list of all your debts
- 3. Prioritize your debts by interest rate
- 4. Stop using credit cards altogether
- 5. Make a budget
- 6. Start paying with cash
- 7. Pay off the smallest debt first
- 8. take advantage of free money offers
- 9. cancel unnecessary subscriptions
- 10. Determine how much you can afford to pay
- 11. Prioritize your debts by interest rate or balance.
- 12. Double up payments
- 13. Avoid new debt
- 14. Look to increase your income
- 15. Cook and Eat at home
- 16. Spend less on your unnecessary addictions
- 17. Be financially literate
- 18. Prioritize your needs versus wants
- 19. Seek financial advice
- 20. Use the "snowball" method

# **How To Get Out Of Debt By Using The Internet**

**Scott Bilker** 

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