

Steps to pay off debt

1

Create a budget

Take inventory of your income and tally up expenses.



2

Set realistic goals



3

Choose a payoff method



Snowball



Avalanche



Fireball

4

Consider a balance transfer

Move high-interest credit card debt to a lower-interest card.



5

Make more than the minimum payment

You'll save money on interest.



6

Find extra cash



Cut unnecessary expenses



Start a side hustle



Save work bonuses or tax refunds

7

Use your credit cards responsibly

If possible, stop using your credit card.



8

Consolidate debt

Take out a loan to cover your debts.



9

Reward yourself

A loan may allow you to pay off higher-interest debts.



Budget Options Paying Down The Debt Spending Options And Revenue Options

Katrin Zwirgmaier



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