



# 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.**



# Pay Off

**L Reisser**



**Pay Off:**

## Decoding **Pay Off**: Revealing the Captivating Potential of Verbal Expression

In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Pay Off**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring impact on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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