

Fix Your Debt in 7 Steps



1

Get Your Head In The Right Place

Making the decision to do what it takes to fix your debt is the first and hardest step to take, but believe me, it's REALLY worth the effort!



Get Your Money Organized



List all your debts in one place with their interest rates and minimum payments. Then list all your income & expenditure so that you can make the best decision on how to move forward.

2

Move your debts

3

Just paying off debts as they stand could mean that you pay more in the long term through high interest rates. Take a good look at what you have to pay off and see where you could MOVE it to so that you pay LESS in interest, right NOW!



Get the same stuff for less



Check your credit reports, cheaper debt could become an option for you as your score starts to improve. Check that you're getting the best deal for all your usual spend like your utilities, phones, insurances, broadband, food etc. Use cashback sites for even more!

4

Avalanche or Snowball?

5

Use all the information you've gathered so far to decide how you can start to pay down your debt or even just manage what you have without sinking further into debt through high interest payments



Change your habits



Debt juggling or being a rate junky for a few months or even years, paying down some debts and being frugal with your spend it a truly amazing feat – congratulate yourself!

Now go back to step 1 to MAKE SURE all your old habits don't put you back in debt again!

6

7

Well, maybe not just yet but....

- You've sorted your emotions around money
- You've organized your money and will keep it that way
- You've either paid off your debt or have aquired same or greater value profitable assets
- And you've changed your habits to stay debt free



Well Done!!