



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.**



Don39t Weight

Yan Bai



Don39t Weight:

Don39t Weight Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the energy of words has are more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such may be the essence of the book **Don39t Weight**, a literary masterpiece that delves deep in to the significance of words and their impact on our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall affect readers.

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