

# 7 SIMPLE STEPS TO DESTROYING DEBT



**DOWNLOADABLE**





# **7 SIMPLE STEPS TO DESTROYING DEBT**

- **Double (or triple) your minimum payments** Then send payment in ten (10) days earlier than the due date on your statement. For example, if your minimum payment on your Macy's card is \$70, due on September 10, then you would pay \$140 (or \$210) on September 1. This can be done every month, for 3-6 months in a row, for best results.
- **Do NOT spend without recording your purchases for a whole week.** You will track and identify waste in your daily activities. Then, apply "waste" to paying down your debt.
- **SNOWBALL Tactic:** Got extra money? Got a work bonus or a tax refund? Pay off the smallest balances first. Keep going until you are all paid off.
- **AVALANCHE Tactic:** Got extra money? Pay off the account with the largest balance first. Keep going until you are all paid off.
- **Transfer high interest balances to a 0% interest card.** Some of the best no-interest credit cards to pick from are:  
(A) Discover it®, (B) Wells Fargo Reflect® & (C) Capital One Savor One
- **Beg each credit card issuer for a lower interest rate - IF you've been paying on time.**
- **File Ch7 with a lawyer that offers 100% MONEY BACK GUARANTEE:** No more collection calls, debt eliminated in just 30 days & get your credit score to 700+





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# WATERS LAW GROUP

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**DEBT-DESTROYER.COM**

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