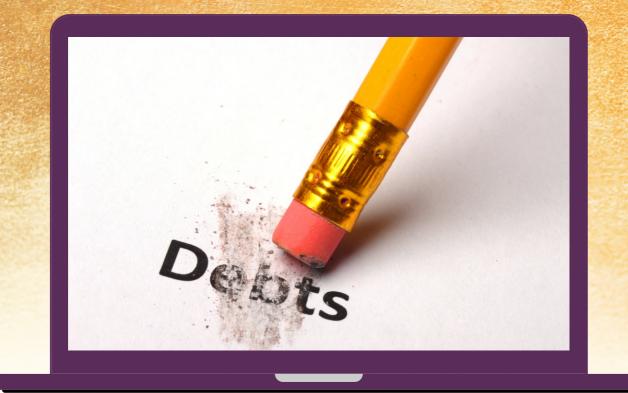
7 SIMPLE STEPS TO DESTROYING DEBT



DOWNLOADABLE



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- 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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