



# 15 WAYS TO MAGICALLY MAKE YOUR DEBTS DISAPPEAR FASTER



## SAVE MONEY





- 1 WAVE YOUR COUPON WAND!**  
  
 Shoppers using coupons save an average of \$30 a week (or \$1,560 a year) to \$50 a week (or \$2,600 a year).
- 2 TAKE A BLUDGE TO YOUR FOOD BUDGET**  
  
 The average American would save \$36.75 per person per week by moving all of their meals from restaurants to home-prepared meals.
- 3 GO TO MEETUPS**  
  
 Attend local meetups and events for free food and a show.
- 4 SHOP WITH REWARDS PROGRAMS**  
  
 Cash back on credit cards can help reduce your credit card debt!
- 5 RENT OUT A ROOM (or Conjure Up a Roommate!)**  
  
 Airbnb is one tool to start lowering your expenses, if you still prefer to live alone.

## MAKE MONEY




**6 SELL PHOTOS TO STOCK WEBSITES.**  Stock photos earn about 25 - 45 cents per image, per month on average.

**7 PUT A CHARM ON OLDER ITEMS**  Sell your used items on websites like Craigslist, OfferUp, and Poshmark. Go to garage sales and thrift stores looking for "flip finds" and resell them online.

**8 TRANSFIGURE GIFT CARDS INTO CASH**  
  
 Use your gift card to pay off debt instead!

**9 TAKE ONLINE SURVEYS OR JOIN FOCUS GROUPS.**  
  
 Many focus groups are advertised on Craigslist.

**10 DOUBLE, DOUBLE, TOIL AND JUGGLE**  
  
 Taking on a second job is a guaranteed way to fire up some extra cash.

### Easy part-time jobs to get started:

- 01 Baby-sitting
- 02 Dog walking
- 03 Rideshare driver
- 04 Seasonal work

## MAKE SMART CHOICES

- 11 USE A MOBILE BUDGET APP.**  Mobile apps like Mint or Pocket Guard help you understand your spending habits, and the amount of your debt.
- 12 PRESTO CHANGE-O YOUR ROUTINE.**  Change your spending habits, even down to groceries, to keep yourself accountable.
- 13 SWITCH TO A NO-FEE BANK.**  Banks with no-fee transfers, and voila, you save cash.
- 14 NEGOTIATE YOUR CREDIT CARD INTEREST RATES.**  Pro-tip: Look for competing offers from other credit card companies to bring to the bargaining table.
- 15 PAY MORE THAN THE MINIMUM BALANCE.**  The easiest way to pay it off faster, is to actually pay it off faster.



### SOURCES:

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www.loancenter.com

