

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.

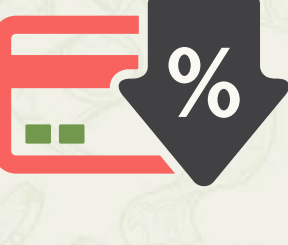
- Easy part-time jobs to get started:
- 01 Baby-sitting
 - 02 Dog walking
 - 03 Rideshare driver
 - 04 Seasonal work


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.



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