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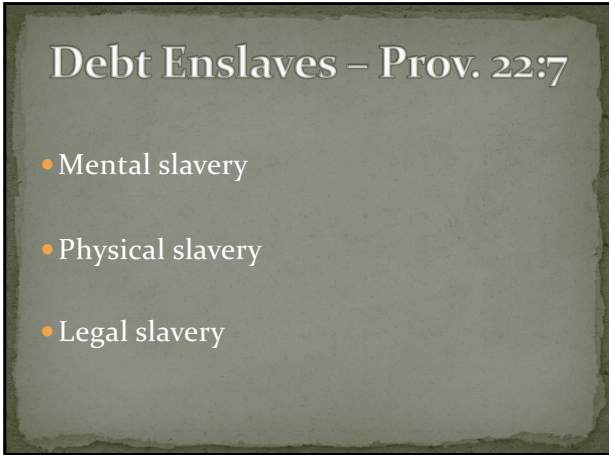
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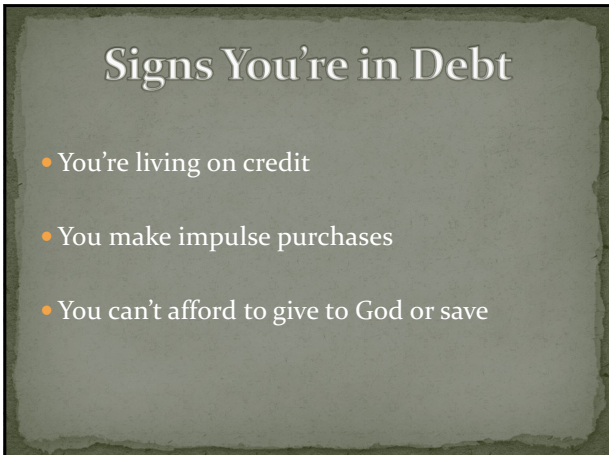
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## Steps to Digging Out

- Start today
- Stop using credit cards
- Understand that it will take time
- Sacrifice now to make things better later
- Snowball your debt

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## Snowballing Your Debt

- Owe \$400 on a gas credit card & paying \$60/mo.
- Owe \$700 on Visa & paying \$70/mo. + \$60 = \$130/mo
- Now use the \$130 pay down the next debt
- Owe \$3,000 on student loans & paying \$300/mo

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