

CAN YOU ESCAPE THE DEBT TRAP?



Piling debt can erode wealth creation, because much of the interest you earn on your investments goes towards repaying your debts. So a little less spending and timely bill payments are just a few ways to get out of it.

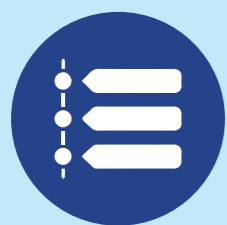
Here are a few tips to help get out of debt



Track debts and expenses to stay ahead of the debt trap



List your loans (personal, car & home), credit card bills, etc. to calculate total debt



Set a realistic timeline to clear your debts



Huge debts add up over years, so systematically plan to clear each one



Cut your expenses and always look for better value; be a computer, mobile plan or subscription



Identify your most expensive habit/s and try to develop an alternate one



Invest first, then use the balance income for spending

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