

DEBT CRUSHER

**Save thousands of dollars
while cutting your debt
sentence by years...**

(even if you don't have a dime in your bank account)



Welcome Debt Crusher, I'm so excited for you!

Why? Well, for one because you are about to literally slash your debt by years using this one strategic move...

But, I'm genuinely happy for you because I know that you've got this. You took action by grabbing this freebie which means...

- You're ready to start living the life you deserve, despite the fact that credit card companies do their best to keep you down
- You are primed to do what you need to do to get out of this mess instead of settling for a life of constant struggles
- You ACTUALLY CARE about yourself, your future, and your family to take action

I know this because I've been in your shoes, this is the first step down a long road. And you might be a little apprehensive about how you can do this because, well, you don't have a dime left in your bank account.

But here is the thing, you can do something to help speed up the debt repayment process even if you don't have any money to throw at your debt. Pretty cool right?

Why Getting Out Of Debt Is So Hard...

The single biggest factor that makes it so difficult to get out of debt is because of the interest we are charged on our debt.

This is most prevalent when you have credit card debt but **all debt comes with a price.**

Most credit card companies charge you anywhere from 15% to 25% APR on the amount you owe.

Combine these high-interest charges with the (typically) low minimum payments and **it's a recipe that credit card companies rely on to make money.**

Take a peek at your latest credit card statement. I can pretty much guarantee you that half of your last payment went to pay just the interest.

That's not even the worst part, when you don't pay your balances in full, you are charged interest on top of interest, on top of interest....and so on...eventually making payments solely on interest way after you've paid for whatever it was that you put on credit.

Now that you know how creditors trick you into a life of debt, the question becomes, what can you do about it?

There are only 2 ways of getting out of debt faster...

There are hundreds of tips on how to get out of debt out there. But, the reasoning behind all of them come down to doing just two things.

*There are only two ways
to get out debt faster*

- ➔ **Pay more on your debt to reduce the amount of interest you pay**
- ➔ **Reduce the amount of interest you are being charged so more money goes toward your debt balance**

And although finding more money to add to your debt is a big part of any debt payoff plan...

Lowering the amount of interest you pay on your debts has the potential to save you thousands of dollars and years of being in debt.

Which is why it's the first and most important step in the Debt Payoff Roadmap.

DEBT PAYOFF ROADMAP

Reduce Your Interest Rates

Cut years off your debt sentence by reducing the amount of money you pay in interest every month



Shift Your Money Mindset

Having the right mindset will make getting out of debt will be so much easier



Ready...Set...Do This First...

Taking the necessary steps to get prepared will give you the best chance for success



Budgeting For Success

Create a budget that fits into your lifestyle and prioritizes paying off debt



Create a Debt Payoff Plan

Create a realistic plan to get out of debt so you can actually achieve your goal



Finding Money To Pay Debt

Make smart and strategic moves to free up more money to throw at your debt



Improve Your Credit

Your credit plays a big roll in your debt payoff plan. The better your credit, the faster you can get out of debt.



Dealing With Roadblocks

Learn how to deal with roadblocks so they Don't stop you from reaching debt freedom



FINANCIAL FREEDOM

This guide will walk you through all the options to get your interest rates lowered so you can not only get out of debt years faster while saving you thousands of dollars.

I cover all the steps of the Debt Payoff Roadmap in detail in the **Slay Your Debt & Take Your Life Back** course if you need more help creating a strategic plan to get out of debt fast.

How Lowering Your Interest Rates Can Jumpstart Your Debt Payoff Plan Fast

Now you might be a little skeptical or think that this is just too hard to do. I get it. It can be intimidating to even think about doing this when you feel you aren't in a position to ask for lower rates.

But I'm here to tell you that it is possible and it's not as scary or intimidating as you might think.

Getting your interest rate reduced is the first step, and dare I say the most impactful strategy you can use to slash your debt sentence by years in a matter of 30 minutes.

Just imagine, having a 30-minute conversation could potentially save you from paying thousands in interest and years of your debt sentence.

Here is an example to give you an idea of how lowering your interest rates by just 5% could save almost \$15,000 in interest alone while allowing you to get out of debt 4 years sooner.

Let's say you have \$15,000 of debt and the average interest is 21.99% with a minimum monthly payment of \$300.

Looking at the chart below, it would take you 137 months, or roughly 11 years to pay it off. And you'll end up paying over \$25,000 in interest alone.

So that \$15,000 will end up costing you over \$40K, pretty crazy right?

Debt Payoff Calculator

Total Credit Card Debt:

Interest Rate (Annual Percentage):

Current Monthly Payment:

Months It Will Take To Be Debt Free:

Years It Will Take To Be Debt Free:

Total Amount Paid To Lender:

Total Interest Paid To Lender:

Now take a look at the next chart to see what will happen if you reduced the interest rate by just a measly 5%.

Not only will it help to get out of debt 4 years sooner, but you'll also save \$14,708.22 in interest alone.

Debt Payoff Calculator

Total Credit Card Debt:	<input type="text" value="15000"/>
Interest Rate (Annual Percentage):	<input type="text" value="16.99"/>
Current Monthly Payment:	<input type="text" value="300"/>
<input type="button" value="Calculate"/>	
Months It Will Take To Be Debt Free:	<input type="text" value="88"/>
Years It Will Take To Be Debt Free:	<input type="text" value="7"/>
Total Amount Paid To Lender:	<input type="text" value="\$26,262.26"/>
Total Interest Paid To Lender:	<input type="text" value="\$11,262.26"/>

I don't know about you but I'd definitely be willing to make a few uncomfortable phone calls to save over \$14K.

Now image if you can get your interest rate lowered even more? You can use this **debt payoff calculator** to see how lowering your interest will affect your debt payoff date.

How To Get Your Interest Rates Lowered

There are three ways you can lower the amount of interest you are being charged on your debts.

How to lower the interest on your debts

- ➔ **Request an interest rate reduction**
- ➔ **Consolidate your debts**
- ➔ **Transfer your balances to a lower-interest card**

There pros and cons to each of these methods so let's dive into each of them to see which is the best option for you and your current situation.

Request an interest rate reduction

One of the easiest ways to get lower interest rates is by simply asking your current credit card companies.

Call up each of the credit card companies that you owe money to and let them know that you found a better rate and are thinking of transferring your balance but would much rather stay with them if they can match that rate.

If you don't know what kind of rate you should ask for, take note of all those offers you get in the mail pretty much on a daily basis. Now don't go overboard and ask for 3% or something crazy like that because that'll never happen.

Instead, shoot for a rate of 5% - 7% lower than what you are paying now which is very reasonable. Besides, you can try to get that rate even lower once you've paid down some of your debt.

Even though it seems scary to do, you have to remember, credit card companies make money off you. They don't want to lose any customers so many times, they will say yes, just to keep you as a customer.

There is a script in your workbook that you can use as a guide when you make these types of phone call

Pros

- It's less time consuming because it's usually a quick conversation.
- Usually doesn't involve having to do any paperwork and very little research.
- You don't have to apply for any credit which does have an effect on your credit score.

Cons

- You'll need to contact each of your credit card companies so you'll have to make multiple phone calls.
- You won't be getting the lowest rates possible but it's a start and anything is better than nothing.

Consolidate your debts

If at all possible, see if you can consolidate your debts into a personal loan. This will help you reduce the amount of interest you are paying as well as make it easier to manage your debt payments because you'll only have one payment a month.

If you are going to take this route, just make sure that you shop around for the lowest possible interest rate loan you can get.

You could see if your local bank will let you take out a personal loan if your credit isn't too bad.

If you are even thinking about this option, you'll also need to take the total amount of debt into consideration. Let's say you owe \$25,000, how likely is it that you will get a personal loan for this amount?

Keep in mind that banks need to make sure you can afford the payments along with everything else you have to pay every month.

And since this involves a credit check, which does affect your credit, talk to a loan officer before you even apply to get an idea of if you'll be approved, up to how much you can borrow and how much interest you'll be paying.

They can give you a good idea if you'll be wasting your time or if there is a shot before they pull your credit report.

If this is not possible, there is still hope. There are many companies that will consolidate your debts even if your credit is bad.

Of course, they typically charge you a slightly higher interest rate than a regular personal loan through your bank, but it's still better than what credit card companies are charging.

A few companies some of my readers have had very good luck with are [PayOff](#), [Prosper](#), and [Credible](#) which are reputable companies that you can check out if this seems like an option you'd like to try.

[PayOff](#) - Interest rates on loans *start* at 5.99% or 6.99% over \$15,000 but can be more if you are a high credit risk. I believe that the minimum credit score needed is 640 to be approved

[Credible](#) and [Prosper](#) are not the actual lenders, but they help you find the financing you need that works best for your credit score and amount you need to finance.

Pros

- You can check your rate before you actually applying so it doesn't affect your credit score
- Interest rates will typically be a lot lower than your credit card companies will offer you.
- You'll only have to pay one payment a month on your debt.
- It's less time consuming to deal with one creditor

Cons

- You do need to apply for more credit so make sure you are serious about this before you do it.

Transfer your balances to a low-interest rate card

Lastly, you can get your rates lower by transferring your current credit card balances into a card with a 0% rate or a very low one.

Again, I'm sure you get many credit card introductory offers in the mail with a big **0% interest** offer on the envelope. This is a great option if you stay on top of everything that is required.

You see many of these cards have multiple conditions that you must abide by to keep the lower rate. I've seen requirements like if you charge on this card before the offer expires, you'll pay the full interest rate which is typically too high.

Or if you make one late or missed a payment the offer will no longer be valid and you will be charged high interest on the entire balance.

Lastly, you need to know that there is a limit to how long these offers last. Most will expire after one year but not all so make sure you know how long this is for because once it expires, you will need to apply for another 0% offer to keep the ball rolling.

Pros

- You have the opportunity to pay zero (or very low) interest rate which will get you out of debt a lot sooner.

Cons

- You need to apply for more credit so make sure you are serious if you take this route.
- There are many conditions you need to abide by to keep the low rate so make sure you do your homework.
- You may not be able to transfer all your balances on one card depending on the limit you are approved for so keep that in mind.

- Typically the lower or 0% rates are for a one year period which means if you want to keep this rate, you'll need to apply for another card before the first offer comes to an end so you aren't hit with an interest rate hike.

Which option is best for you?

This is up to you to decide. I've laid out all your options but I can't make that decision for you. It's up to you to do your research and pick the option that works best for you and your situation.

Congratulations!! You are about to save thousands of dollars & take years off your debt sentence.

NOW LET'S KICK YOUR DEBT PAYOFF PLAN INTO HIGH GEAR



GET ON THE WAITLIST FOR SLAY YOUR DEBT & TAKE YOUR LIFE BACK

The all inclusive debt payoff course that covers

- How to make the mind shift change that will make getting out of debt so much easier
- What you need to do before paying off debt to give you the best chance for success
- Creating a debt repayment plan that fit into your life so you can actually stick to it
- How to budget while paying off debt that doesn't require spending hours every month to maintain (how does 15 minutes a month sound?)
- How to find more money to throw at your debt even if you are living from paycheck to paycheck
- Improve your credit score to help you get out of debt even faster by focusing on the right things
- How to deal with roadblocks on your journey so you know how to handle anything that comes your way

And so much more using the **B.L.I.S.S** method which is when you do what will get you the...

Best results doing

Low-pressure tasks that have the potential of making the greatest

Impact to your situation by making

Smart &

Strategic decisions

YES, I'M READY TO GET OUT OF DEBT