**Goodbye Debt - Snowball Method Tips & Quotes**

**30 Tips**

1. Stop procrastinating, by reading, researching, and worrying more. Act now.
2. Paying off even your smallest debt gives you confidence, encouraging you to continue.
3. Stay motivated about debt reduction by reading books and listening to or watching shows that offer sound financial advice.
4. Talk with someone supportive, who can relate to your debt situation.
5. Pay it forward by sharing your best debt reduction strategies with others.
6. Going over budget occasionally may be unavoidable. Don't let it derail your progress. Stay the course.
7. Track your spending daily to ensure you stay under budget.
8. Stop impulse spending by planning your purchases and creating a tight budget.
9. Freeze your credit cards to keep yourself from using them.
10. Create a vision board of what life will be like once you are debt free.
11. Once a month, challenge yourself to spend no money for a week.
12. Surround yourself with those who respect your financial goals and budget.
13. Use photos and notes to remind yourself of the benefits of changing your financial habits.
14. For permanent change, you must take responsibility for your actions, in-actions, and self-deceptions.
15. Immerse yourself in activities that add value to your life rather than reduce your budget.
16. Identify harmful money beliefs; those you want to be true but are not.
17. Create a default response to the urge to spend money. Take a walk, read a book, etc.
18. Before buying anything, ask yourself "Is this the right choice for my budget?"
19. Create a list of no-cost ways to celebrate reaching your financial milestones.
20. If your debt is high, consider side hustles you can do to generate extra money.
21. Use direct deposit for paychecks and schedule auto-drafts to pay bills within 24 hours of being paid.
22. Stop using 3rd-party ATM machines. Those $3 - $5 fees add up quickly.
23. Who cares what the neighbors are buying? Live for your financially stable future.
24. Improve your debt to income ratio by reducing “luxury” bills, such as large TV packages and magazine subscriptions.
25. If you make your payments on time every month, ask credit card and loan companies for a lower rate.
26. Always shop from a pre-made list to keep impulse buys out of the cart.
27. Join an online debt reduction group to meet like-minded people who will offer support when you need it.
28. Price compare buying only what you need vs. buying in bulk to save money.
29. Find an accountability partner, preferably one who is or has gone through debt reduction challenges too.
30. Carpool when possible to save on travel expenses.

**20 Quotes**

1. Some debts are fun while you are acquiring them; but none are fun when you set about retiring them. - Ogden Nash
2. Investing is important but get debt-free first. That's what frees up your income so you can win. - Dave Ramsey
3. Never spend your money before you have earned it. - Thomas Jefferson
4. Home life ceases to be free and beautiful as soon as it is founded on borrowing and debt. - Henrik Ibsen
5. Look everywhere you can to cut a little bit from your expenses. It will all add up to a meaningful sum. - Suze Orman
6. The day I'm able to be debt-free is the day I'm going to be the happiest guy around. - Steve Garvey
7. Before you can really start setting financial goals, you need to determine where you stand financially. - David Bach
8. Our incomes are like our shoes; if too small, they gall and pinch us; but if too large, they cause us to stumble and to trip. - John Locke
9. A big part of financial freedom is having your heart and mind free from worry about the what ifs of life. - Suze Orman
10. Beware of little expenses. A small leak will sink a great ship. - Benjamin Franklin
11. It's not your salary that makes you rich, it's your spending habits. - Charles Jaffe
12. Too many people spend money they haven't earned to buy things they don't want to impress people they don't like. - Will Rogers
13. I came to realize that my money problems, worries, and shortages largely began and ended with the person in my mirror. - Dave Ramsey
14. You never suffer from a money problem. You always suffer from an idea problem. - Robert H. Schuller
15. A lack of money is merely a symptom of what is going on underneath. - T. Harv Eker
16. Don’t save what is left after spending but spend what is left after saving. - Warren Buffett
17. I have enough money to last me the rest of my life, unless I buy something. - Jackie Mason
18. It's never too late to turn things around. You are the only obstacle. - Dave Ramsey
19. You must gain control over your money or the lack of it will forever control you. - Dave Ramsey
20. Live below your means but within your needs. - Suze Orman