

HOW TO PAY OF DEBT... FAST!

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SPECIAL REPORT

*Through the use of a technique known as **Debt-Stacking**, you can literally pay off ALL of your debts in 5-9 years. I don't mean just your credit cards. I am talking about your house mortgage, your car loans, your student loans, etc. It's true, you can be totally DEBT-FREE within 5-9 years - if you apply some simple debt repayment techniques that this report will show you.*

The 5 Steps Towards Debt Freedom

Step #1

Calculate monthly amount spent on debt

Calculate all of the debts that you are currently paying to come up with a total monthly amount.

Step #2

Create an ordered list of your debts

List all of your debts: mortgages, credit cards, auto loans, student loans, etc. Then order the list with the highest interest rate loans first and descend down to the lowest interest rate loans.

Step #3

Begin repaying your highest interest loan first

Begin by paying the minimum monthly payment on all of your debts, except for the debt with the highest interest rate. Apply all of the excess cash to that debt every month until it is completely paid off.

Step #4

Apply the former amount to the next debt

Now that your first (and highest interest rate) debt is paid, move to the second debt on your list. But this time, apply the amount that you paid to your first debt to the minimum monthly payment to your second debt. Continue only paying the minimum payments on all of the other debts on your list.

Step #5

Continue this process until all of your debts are paid in full

Repeat Step 4 every time you pay a new debt off. By not spreading your monthly payments, but rather, concentrating all of your excess cash towards one debt, you will pay off all of your debt much more rapidly.

To download a printable version of this report, please visit

<http://www.jrmi.org/pay-off-debt.doc>