



HOW DO I GET OUT OF DEBT ON A LOW INCOME?

BUDGET CREATION

1

Make a detailed budget highlighting all income sources and expenses.



2

CUT UNNECESSARY SPENDING

Identify non-essential expenses you can reduce or eliminate.

PRIORITIZE DEBTS

Start with high-interest debts to save on interest payments.



3

GENERATE EXTRA INCOME

4

Consider part-time work, side hustles like freelance writing, or selling unused items online.



SEEK PROFESSIONAL GUIDANCE

Consult a debt counselor to get personalized strategies for your situation.

5