

# 6 STEPS TO EFFECTIVE DEBT MANAGEMENT



**DEBT**

**01**

Understanding current financial situation

**02**

Comparing money in versus money out

**03**

Prioritising debt repayment

**04**

Avoiding bad debt

**05**

Building a safety net.

**06**

Seeking help if you need it.

# Handbook Of Debt Management

**L Cohen**



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