

# How I Paid Off \$64k In Credit Card Debt In Under 2 Years Without Becoming a Stripper

Credit card debt can often be a burden that seems impossible to escape. Many people find themselves sinking deeper into debt, struggling to make minimum payments and feeling overwhelmed by high interest rates. However, with determination, discipline, and a solid plan, it is possible to climb out of the credit card debt hole and regain control of your financial situation.

## The Start of My Debt Journey

Two years ago, I found myself drowning in \$64,000 of credit card debt. It was a terrifying realization that landed like a ton of bricks. I knew I had to make a significant change if I wanted to avoid bankruptcy and a lifetime of financial stress.

Instead of resorting to extreme measures like becoming a stripper or taking on a second job, I decided to take a more strategic and sustainable approach to paying off my debt. Here's how I did it:



*How I paid off \$64k in credit card debt in under 3 years without becoming a stripper*

Amanda Arthur Krill

## Mom Vs. Debt: How I Paid Off \$64K in Credit Card Debt in Under 3 Years Without Becoming a Stripper by Francis Bacon (Kindle Edition)

★★★★★ 5 out of 5

Language : English  
File size : 9844 KB  
Text-to-Speech : Enabled  
Screen Reader : Supported  
Enhanced typesetting : Enabled  
Word Wise : Enabled  
Print length : 108 pages



## **1. Facing Reality**

The first step I took was confronting the reality of my debt. This involved gathering all my credit card statements and listing out the outstanding balances and interest rates. It was a sobering moment, but it allowed me to create a clear picture of my financial situation. Ignoring the problem would have only worsened it.

## **2. Creating a Budget**

With a clear understanding of my debt, I went on to create a budget that helped me prioritize expenses and allocate money towards debt repayment. This involved cutting back on non-essential expenses, such as eating out and unnecessary shopping. Every dollar saved went straight towards paying off my credit card debt.

## **3. Negotiating Lower Interest Rates**

I made sure to call each credit card company and negotiate lower interest rates. Surprisingly, many were willing to negotiate and lower my rates, which significantly reduced the amount of interest accruing on my debt. This step alone saved me thousands of dollars.

## **4. Increasing Income**

I didn't resort to becoming a stripper, but I did find other ways to increase my income. I took on a side gig, freelanced during weekends, and even sold unused items in my house. The additional income allowed me to speed up my debt repayment process and stay motivated.

## **5. Snowball Method**

One of the most effective techniques I used was the snowball method. I focused on paying off the credit card with the smallest balance first, while making minimum payments on the others. Once the smallest debt was paid off, I rolled the amount I was paying towards it into the next smallest debt, and so on. This method gained momentum over time and kept me motivated as I watched my debts disappear one by one.

## **6. Seeking Professional Help**

During my debt repayment journey, I sought assistance from a reputable financial advisor. They provided me with personalized guidance and helped me create a solid plan to tackle my debt. Their expertise and accountability proved invaluable throughout the process.

## **The Light at the End of the Debt Tunnel**

It wasn't an easy road, and there were times when I doubted my ability to ever be debt-free. However, with dedication, discipline, and the right strategies, I managed to pay off my \$64,000 credit card debt in under two years. It was a liberating feeling to break free from the burden that had held me back for so long.

Now, I live a debt-free life and have developed healthy financial habits that will benefit me in the long run. The journey taught me the importance of financial literacy, responsible spending, and prioritizing financial goals.

If you're struggling with credit card debt, don't lose hope. It's never too late to take control of your finances and work towards a debt-free future. By facing reality, creating a budget, negotiating lower interest rates, increasing your income, utilizing effective debt repayment methods, and seeking professional guidance, you too can overcome your debt. Remember, it's not about becoming a stripper,

but rather about making smart choices and staying committed to your financial goals.

So, take that first step today, and soon you'll be celebrating your own debt-free success story.



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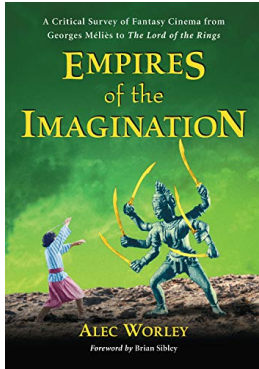
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This is the story of how a woman paid off \$64k in credit card debt in under three years (without becoming a stripper.) But it's also a study on what led her there, and why it was really the best thing that ever happened to her.

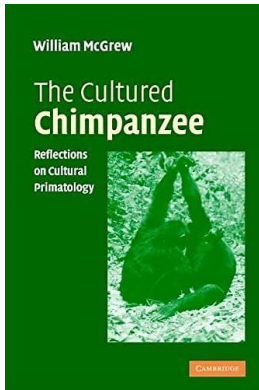
The real goal of the book is not to teach people how to get out of debt (though it does explain in detail exactly what she did), but to help them to analyze their lives and what a big “mistake” like that is trying to

teach them, or push them into changing about their lives.



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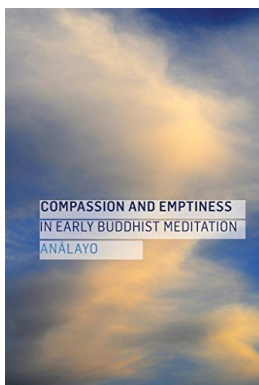
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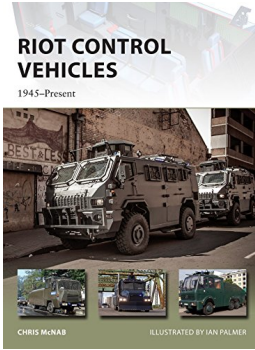
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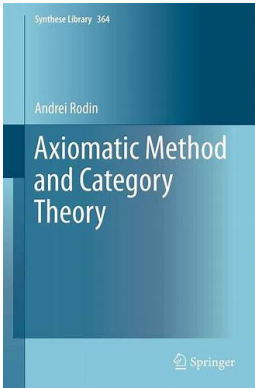
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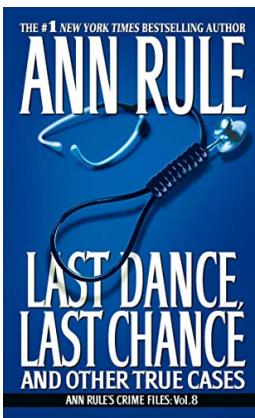
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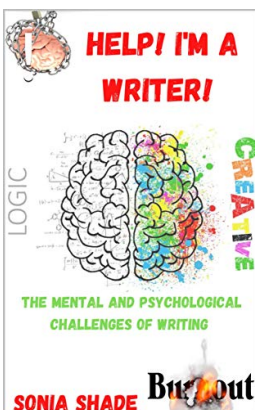
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