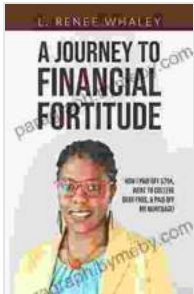


How I Paid Off \$75K in College Debt and My Mortgage



A Journey to Financial Fortitude: How I Paid off \$75k, went to college debt-free, & paid off my mortgage!

by L. Renee Whaley

★★★★☆ 4.6 out of 5

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Screen Reader : Supported
Enhanced typesetting : Enabled
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Print length : 79 pages



I know what you're thinking: "There's no way I'll ever be able to pay off my student loans and my mortgage." But I'm here to tell you that it is possible. I did it myself, and I'm not a financial wizard.

In this article, I'm going to share my story of how I paid off \$75,000 in college debt and my mortgage in just a few years. I'll also share the tips and tricks that I used to make it happen.

My Story

I graduated from college with \$75,000 in student loan debt. I was making a good salary, but my monthly payments were eating up a huge chunk of my

income. I knew that I couldn't keep living paycheck to paycheck, so I decided to make a change.

The first thing I did was to create a budget. I tracked my spending for a month to see where my money was going. Once I knew where my money was going, I could start to make changes.

I started by cutting back on unnecessary expenses. I canceled my gym membership, I stopped eating out as much, and I started buying generic brands instead of name brands. I also started to make extra payments on my student loans.

In addition to cutting back on my expenses, I also started to increase my income. I got a part-time job, and I started freelancing on the side. I also started to invest my money, which helped me to grow my wealth over time.

It took a lot of hard work and dedication, but I finally paid off my student loans and my mortgage in just a few years. It was one of the hardest things I've ever done, but it was also one of the most rewarding.

Tips and Tricks

Here are some of the tips and tricks that I used to pay off my debt:

- Create a budget.
- Cut back on unnecessary expenses.
- Make extra payments on your debt.
- Increase your income.
- Invest your money.

- Be patient and persistent.

Paying off debt is not easy, but it is possible. If you follow these tips, you can achieve your financial goals.

I hope that my story has inspired you to believe that you can pay off your debt and achieve your financial goals. If you're willing to put in the hard work, anything is possible.



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