

Guide

Debt Mastery Starter Guide

Take control of your money and reclaim your peace of mind; one step at a time



1. Know Your Numbers

Awareness is your POWER

You can't change what you don't know.

[Download the spreadsheet](#) provided to list every debt:

Creditor / Loan Name	Total Owed	Interest Rate (%)	Minimum Monthly Payment	Due Date
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Take note of the TOTAL DEBT: R_____ (Write it down here too!)

You've
Got the
POWER

2. Choose Your Debt Payment Strategy

You get to choose the strategy that works for you:

- **Avalanche Method:** Pay off the highest interest debt first (saves more in the long run).
- **Snowball Method:** Pay off the smallest debt first (creates quick wins and builds motivation).
- **Your Way:** A mix that feels manageable and motivating.



Which strategy feels right for you right now? Why?



Money Savvy Tip: If you can't decide – use the Snowball Method. It means you will achieve milestones quicker and it will feel motivating. Here's to celebrating the wins asap!

3. Create Your “Extra Payment” Plan

Small changes can free up extra money every month to speed up your journey.

- Where can you cut back without sacrificing joy
- Can you pause subscriptions, lower data usage, eat out one less time
- What side hustle or extra income ideas come to mind

Write down **3 ideas** to free up or earn at least **R100–R500** extra this month:

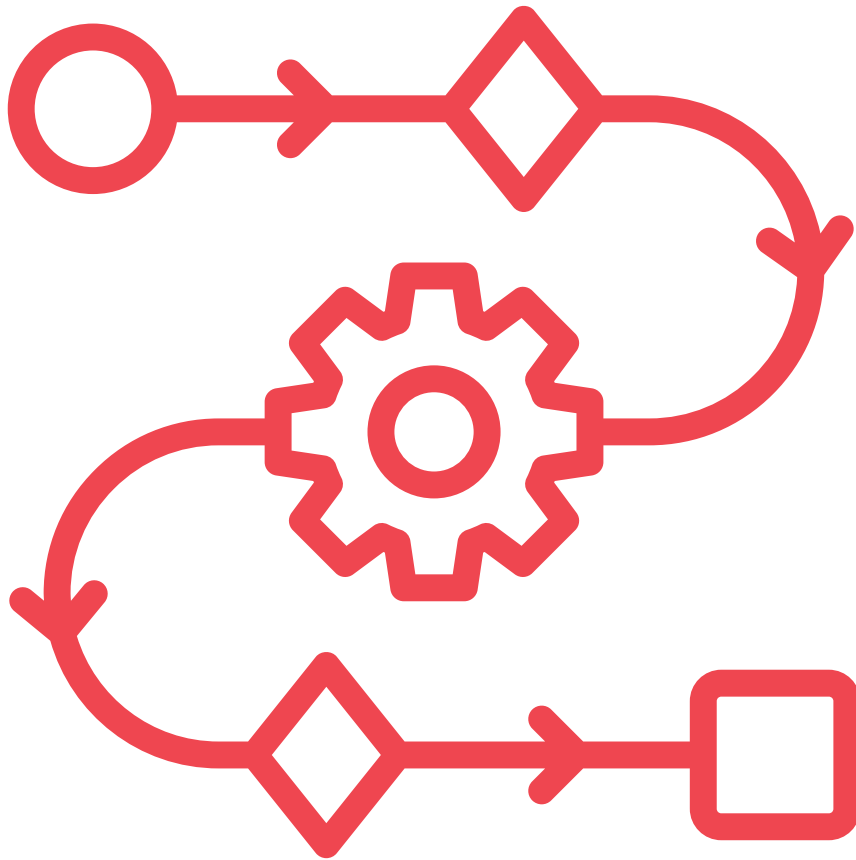
Idea 1:

Idea 2:

Idea 3:

4. Set Up Your System

Automation and visibility are your friends.



- Automate repayments (minimums and extra payments)
- Set up calendar reminders for due dates
- Track progress weekly or monthly
- Use a visual tracker (use the spreadsheets we have provided or create your own!)

5. Celebrate Milestones

Paying off debt is a big deal! Celebrate every R500, R1,000, or full debt cleared! Think about low-cost or free ways to treat yourself:

- A coffee date with yourself
- A relaxing bath or walk
- A movie night at home
- A scenic picnic
- A "Home Restaurant" night



Next celebration moment:

After I pay off :



Money Savvy Tip: The "Future Self" Reward

- **Start a Visual "Win" Jar:** Every time you hit a milestone, drop a marble or a colorful stone into a glass jar. Watching it fill up is a free and powerful visual reward.
- **The Victory Photo:** Take a photo of yourself holding a sign with the amount you just paid off. Keep these in a "Debt-Free Journey" folder on your phone to look at when you need motivation.

6. Stay Inspired and Accountable

- Join a community (WhatsApp group, money tribe, online forum)
- Keep a money journal
- Revisit your WHY when you feel discouraged

My reason for mastering my debt is:

e.g. To save for our house deposit, to pay off my car, to save for our children's university education, to save to go on holiday to the Kruger National Park... or Mauritius.....

Final Note

Debt doesn't define you. Your actions today are rewriting your financial story. Start where you are. Use what you have. Do what you can.

You've already taken the first step - and that's mastery in motion ❤️

