

MIDLIFE GLOWGETTER

Debt Payoff Blueprint

The Exact Checklist Jax Used to Pay Off Her First \$33K in 23 Months

This is not about perfection. It is about progress, one step at a time. Work through this list in order. Check each box when it is done. Your freedom is on the other side of every single checkmark.

STEP 1: GET YOUR MIND RIGHT

- [] Acknowledge the debt without shame**
Debt is a solvable problem, not a reflection of your worth.
- [] Write down every debt on paper**
Card name, balance owed, interest rate, minimum payment. All of it. No hiding.
- [] Decide: I am going to solve this**
A real, out-loud decision. Not a wish. A commitment.
- [] Get clear on your WHY**
What will financial freedom give you? Write it down. Make it real.

STEP 2: BUILD YOUR STARTER EMERGENCY FUND

- [] Open a high-yield savings account**
Look for the highest APY you can find. Online banks often offer the best rates.
- [] Save \$1,000 in cash before attacking debt**
This keeps you off the credit card when life happens. And it will.
- [] Automate a small transfer every paycheck**
Even \$25 counts. Set it and forget it until you hit \$1,000.

STEP 3: CUT EXPENSES TO NEEDS ONLY

- [] List every monthly expense**
Subscriptions, bills, memberships, dining, shopping. Everything.
- [] Separate NEEDS from WANTS**
Needs: housing, utilities, food, transportation, insurance. Everything else is a want.
- [] Cancel or pause wants for 90 days**
Streaming services, subscriptions, Starbucks, dining out. Not forever. Just for now.
- [] Grocery shop strategically**
Aldi, discount stores, meal prep Sundays. Cooking at home saves hundreds every month.
- [] Find one big expense to reduce**
Car insurance quote, phone plan, utility provider. One call can save \$50-\$100/month.

STEP 4: INCREASE YOUR INCOME

- [] Ask for a raise at your current job**
Research your market value first. Come with data. Ask with confidence.
- [] Find a part-time or side income stream**
Remote work (Appen, freelance), delivery apps (Instacart, Shipt), seasonal retail, skill-based gigs.
- [] Direct 100% of extra income to debt**
Not lifestyle. Not extras. Straight to the highest-interest card.
- [] Sell things you no longer need**
Facebook Marketplace, Poshmark, eBay. One weekend of selling can create \$200-\$500.

STEP 5: CHOOSE YOUR PAYOFF METHOD

- [] Snowball Method: Pay smallest balance first**
When it's gone, roll that payment to the next. Great for motivation and quick wins.
- [] Avalanche Method: Pay highest interest rate first**
Saves the most money long-term. Best if you have a financial mindset and can stay consistent.
- [] Choose ONE method and commit to it**
The best method is the one you will actually stick with. Pick and go.
- [] Consider strategic tools if the math works**
Balance transfer card (0% intro APR) or consolidation loan at lower rate than current cards.

STEP 6: EXECUTE AND TRACK

- [] Set up automatic minimum payments on ALL accounts**
Never miss a minimum. Late fees and penalty rates will set you back.
- [] Send every extra dollar to your target debt**
After minimums on everything else, all extra money goes to the one card you are attacking.
- [] Track your progress visually**
A debt thermometer, a tracker spreadsheet, a simple note on your phone. See it shrinking.
- [] Review your numbers once a month**
30 minutes. Check balances, celebrate progress, adjust the plan if needed.
- [] Do not quit after a setback**
One bad month is not failure. Quitting is the only real failure. Dust off. Keep going.

STEP 7: AFTER THE DEBT, BUILD WEALTH

- [] Build full 3-6 month emergency fund**
Now that debt is gone, protect yourself. Fully fund your safety net first.



Open and contribute to a Roth IRA

Tax-free growth. Max it out every year if possible (\$7,500 limit in 2026 for under 50).



Maximize employer 401k match

Capture every dollar of the match. It is free money. Do not leave it on the table.



Start investing toward real wealth goals

Real estate, index funds, business. The plan grows as the debt disappears.

"On the other side of debt is freedom. Real, grown-woman, nobody-can-take-this-from-me financial freedom."

Jax, Midlife GlowGetter

MY DEBT SNAPSHOT: Fill This In

Debt / Card Name	Balance	Interest Rate	Min Payment	Priority #

TOTAL DEBT: \$
