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## Escape plan cast and crew

Source: Thinkstock Many users are struggling to keep their heads on the water. Total outstanding U.S. household consumer debt currently stands at \$3.7 trillion, according to the Federal Reserve. Wrestling with debt for years without success might cause you to lose hope and think you won't see light at the end of the tunnel. However, with the right plan, you can keep your debt under control and also eliminate it for good. Cheat Sheet sits down with Beverly Harzog, credit expert and author of the Book of Debt Escape Plan: How to Free Yourself from Credit Card Balance, Increase Your Credit Score, and Live Debt-Free, for tips on how to break a constant debt prison. Here's a peek into our chats. Cheat sheet: What inspired you to write this book? Beverly Harzog: I get a lot of emails from readers saying they loved my book, Credit Junkie Confessions, but they hope they will read them before they get into credit card debt. This is a common theme. I also note that consumer debt is increasing again. This seems like the right time to publish a book about getting out - and staying outside - credit card debt. CS: What is the debt escape plan and what are the key measures in this plan? BH: The first step is to put your budget together. Then it's time to go through each line of items by line and see if you can delete expenses or at least reduce them. I have a free worksheet on my website that people can use to flirt with numbers. The reduced amount of expenses (and any additional income found) is your Debt Escape Number. This number is added to your target debt. You determine your target debt when you choose a salary method. Now, if you only have debt on one card, then that's your target debt. But many people have debt on multiple cards. CS: What are some effective debt payment methods? BH: I covered three options in my book. The debt avalanche method is where you handle your debt with the highest interest rates first. This method saves the most money. Debt snowballs are where you target your smallest debt first. You pay more in interest expenses, but the idea is to give yourself a psychological boost by paying cards quickly. Blizzard debt is my own invention. With this method, your first target debt is the smallest balance so you get a quick emotional boost. Then you switch to the highest interest rate for the next debt. So you start as a debt snowball and then you to the debt avalanche. This way, you get a quick boost and then use a method that saves you the most money. CS: Why are so many people horrible in debt? BH: Consumer confidence is on the rise. That's good for the economy, but it's not good for your wallet if you put more on your credit card than you can pay. I also think there's a huge emotional connection when it comes to money. In my case, I spent money on designer duds and shoes in an attempt to raise me I was able to stop spending when I got to the root of my credit problem. Until people identify their spending triggers, it's hard to stop the cycle of buying something and ending up with debt. CS: What is the key to staying out of debt for good? BH: You need to identify your trigger. Once you know why you spend, you can work on it. For some, it's just a structural deficiency. Once they get a budget in place and track spending, they're in a good place. But for some, they're like me and need a little view on their behaviour to stop spending. CS: What do you want users to take from this book? BH: One of the things I know from my own experience is that when you're in credit card debt, you feel awful. You feel alone and like you're the only one who has made such a terrible money mistake. I want people to know that this can happen to anyone. And I want them to also know that they can go through this and pay off their debts. More from Money & Career Cheat Sheet: Continue with the latest daily buzz with BuzzFeed Daily newsletter! You hate your job and you already plotting your escape. You've tried to make the most of it, but it's time to move on. You have your resume all published and after hours you're hunting home for clues and sending apps, responding to emails to schedule interviews. So how do you during the days at your old work while your exit strategy is solid? Your job sucks and for whatever reason you can't leave. At the same time, if you don't leave you Read morePhoto by Jeremy Botter.Keep Working. First of all, if you haven't officially landed a new job yet or you haven't given your employer the news that you're going to leave, run as usual. Make a note to yourself about how you would shift your work if you had to because you needed to be soon, hopefully but keep working like you weren't looking for another job. It will partly give you room to breathe in case new deals fall, but it will also keep the day-to-day easier when you need to leave. Don't tip your hands with slacking. Keep silent. Until you have a job offer on your hands, you've weighed it down, and you've decided to take it, don't go mouthful to your friends and colleagues that you're so out of here. There's something arguably to talk to your manager about why you're unhappy if you think there's a way to improve your current job, but if you know it's a lost cause and you're looking for a new gig, let it slip until you're ready to make your move. I've seen some people who have ruined good relationships because they're eager to talk about why they're glad they left and where they're going before they get an offer, or before they submit their resignation. Photo by Ting Ting Photography.G/O Media can earn commissionphilips Hue Smart Bulb 3 PackPack Up (Slowly). Slowly but surely, start taking your personal belongings back from your office. Creating your office space Comfortable is a great way to make a more inflamed job, but when it's time to go, the last thing you want to do on your last day is to bring a box over the box of items from your desk to your car, or in the subway house. Start now and take home some of the items that matter most to you-cup your favorites, some personal photos, things you are not satisfied with to lose if you crushed the door the same day you gave notice.Network. There's no better time to make sure you stick close to your friends at your current job than you are now, when you think about leaving. You can pragmatic and hope for future reference and professional referrals, or you can only be personal and interested in maintaining the relationship you have planted during your current job at your current job, but whatever the reason, if you know you are on your way out but no one else does, it is a good time to keep you close to the person you want to stay in touch with you after making your break. Back up (or Delete) Your Data. Other tasks you don't want to get stuck on the day before your exit interview backs up emails, personal contacts, and any files you want to make sure you take with you or add to your work or project portfolio. If you are also the type that uses your work computer to purchase music or install applications for personal use, now time to support the goods and uninstall the application. Make sure you're familiar with your employer's data retention policy even if you don't want to take home or delete files from projects you work on only to know that your employer prohibits leaving the company with that information. Photo by Jacek Becela.Familiarize Yourself With Leave Policy. Most employers will reimburse you for a vacation, you do not take a certain amount. Now time—before your employer knows that you're planning out to make sure you're familiar with that policy and how much left you. If you have more holidays than you will get paid, you may want to take a few days before the deal is done. If you are red, you may want to extend your departure so that any remaining negative holidays you haven't deducted from your last review. Either way, you want to look into this before you submit in your two weeks, not after that. Get Your Finances in Order. On a more personal level, keep your finances organized before you exit one job and into another. If you spend some time between jobs, now it's time to keep emergency funds properly fulfilled, or 401(k) or your retirement funds are allocated properly. You may also want to stop and consider whether you want to wind up 401(k) of your old employer into the IRA when you make a jump, and stash a sum of money for the unexpected expenses leading to your new job. After all, when you have a new job offer on hand, the last thing you want to worry about it is how easy the transition from one salary to another will be Photo by Dave Dugdale.Brush Up Your Skills. Making the transition from one job to another might seem like a bad time to make sure you're up to speed on the skills you advertise your resume, but it's actually one of the best. First, your new employer might expect you to be more skilled than you on something you used to do in previous employment years. Secondly, you want to make sure that, while you have some time between jobs, that your skills are being terrogated, your certifications are up to date, and your portfolio is fresh in case your new job doesn't work out. You've updated your resume to find a new job, now make sure you update yourself so you hit the ground running. Learn As Much As Possible About Your New Employer Even if you haven't landed a new job yet, now is a good time to learn as much as possible about the company you interviewed. If you have a job offer, hopefully you already know a good deal about the company already (you do interviews with them, yet.) but now is a good time to familiarization yourself with corporate culture, dress codes, find and follow people working at the company on Twitter or LinkedIn, reaching out to your future employer's HR department to ask about benefits, date paying , and other information you may not learn on the first day, and make a fully educated decision on whether the company is suitable for you, even if the job is suitable for you. Make a Clean Break. When it's time to go, make it fast and make it clean. We've discussed how much notice you should give to your employer that you leave, but make sure you give that notice and stick to it, shift your work completely and cleanly, and give your employer and colleagues while you have no reason to contact you after you depart anything unless it's for personal reasons. The last thing you need when you're trying to make a big impression on a new job and learn everything you can is your old friends calling you asking how to do your old job. Photo by Bill Abbott.If you're just glad you have a job, happy or not, and you'd rather make the best of what you have instead of finding something better, check out our tips on how to survive a gripping job - they might help you last longer, or at least until something better comes along. Jobs are hard enough to come by, but the fact that they don't mean you should stop looking for better, or better jobs for skills, enthusiasm, and your career. When you find it, hopefully these tips will help you make a smooth transition before you make an official break with your employer. You can reach Alan Henry, author of this post, alan@lifehacker.com, or better yet, follow him on Twitter or Google+. Google+. Google+.

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