

The Financially Independent Millennial Offers 3 Easy Ways to Get Out of Debt Fast

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EINPresswire.com/ -- Can Americans look forward to a brighter future in 2021? Consumers wouldn't get blamed for a pessimistic view between the pandemic, the elections, and uncertain economic prospects this holiday season.

Certainly, the stay-at-home-theme in 2020 has given Americans much time to think about their finances. With

consumers aged 35-44 carrying an average of \$133,100 in debt, including cars, credit cards, & mortgages, it's no surprise people are looking for ways to dig themselves out of the hole.



Rick Orford cuts a credit card

And, while millions of Americans struggle financially, the reality is millions of others have amassed savings, unlike any other year in the last century. For sure, those lucky enough to work from home had a lot to do with it.

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It doesn't matter if you earn \$50,000 a year or \$150,000 a year. Unless you spend less than you earn, you'll never get ahead.”

Rick Orford

"Consumers wanting to get out of debt need only go back to the basics," says Rick Orford, author of [The Financially Independent Millennial](#).

Indeed, there's something to be said about starting and adhering to a budget. But, if consumers are to be successful in sticking to their budget, it needs to generate a monthly surplus of income. Then, that money can get deployed toward the reason for starting the budget, which could be paying down the holiday debt, saving for an expensive purchase, or investing for their retirement.

Consumers looking to learn more about paying off debt may read the latest published article, entitled: [How To Get Out of Debt Fast](#)

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The Financially Independent Millennial is a leading financial publication based on a best-selling book by Rick Orford. It offers consumers sensible ways to get out of debt, save & make more money, and achieve [financial independence](#).

Rick Orford

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