

Take back control of debt

A clear list, a realistic plan and advice when you need it



List every debt

Who you owe, how much, the interest rate and the monthly payment.



Urgent bills first

Housing, energy and similar bills protect your home and daily life.



Smallest first

Clear the smallest debt first. Quick wins build motivation.



Highest interest first

Pay most on the debt with the highest interest. You pay less overall.



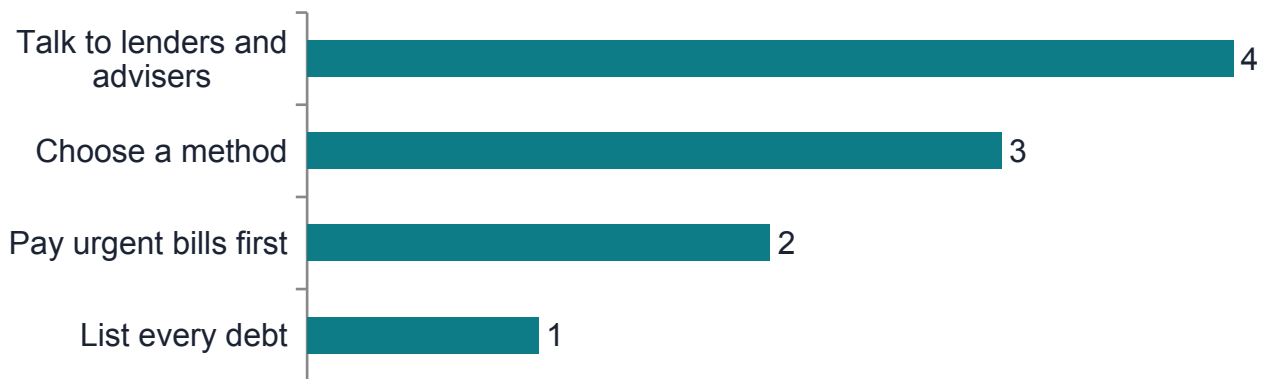
Talk to lenders early

Ask for a payment plan you can afford. Keep every letter.



Coerced debt

Debt taken in your name without your free choice can often be challenged.



Example only: Your debt plan in four steps

Before you pay a debt you did not choose, or sign anything new, ask a debt adviser. Many are free.

Learn more, free: fire.elnlab.eu • In an emergency, call 112.



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