



Use this

One Simple Strategy To Clear Your Debts

Even If You Don't Have

Loads Of Spare Cash

And Still Want To Buy Shoes

Dr Nikki Ramskill | The Female Money Doctor

DO YOU WISH YOU COULD BE DEBT FREE?

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IS DEBT STOPPING YOU FROM DOING WHAT YOU WANT IN LIFE?

If you're reading this e-book then I know you are feeling stuck. You're looking for a way out of debt, and you're more than ready to finally be debt free, but you don't want it to stop you from living your life (or from buying shoes if that's what floats your boat!).

My name is Dr Nikki Ramskill, and I am a medical doctor working in the UK with a shocking money track record. I decided a few years ago to finally sort my money-life out once and for all. Now I'm here, as the female money doctor, ready to help you with yours. I wrote this e-book for those of you out there who are finally ready to be debt free once and for all.

Don't worry if you feel like you're alone in this because you're not. Did you know that the average UK family owes £13,000 in debt additional to their mortgage, and 1 in 10 find their debts to be a heavy burden. Debt has become normal and ingrained in our lives.



WHAT'S STOPPING YOU?

PAYING DOWN DEBT IS HARD

From experience, I know how hard it is to pay off debt, especially when life gets in the way and you have very little money left (if any at all) every month to pay it down. I was sick of how debt made me feel, It was affecting me day-to-day with stress that made me feel sick to my stomach and caused me to have so many sleepless nights. I was depressed and unhappy because I felt like all I did was work to pay off debt.

I felt so trapped by my debt - I was missing out on so many opportunities (like fun holidays away with my friends) simply because I was burdened with large amounts of minimum repayments every single month, thinking I had to spend all my spare cash on debt *like the books tell you* and struggled to gain any traction to finally pay anything off.

I felt like I would never get there, so what was the point in trying.



YOU CAN BE FREE!

LIFE IS TOO SHORT FOR MONEY WORRIES

I went travelling during a point of transition between jobs (part of the reason my debt got worse) when I finally and painfully came to the realisation that I had to put on my “big girl pants” and take responsibility for my debt, because no one else was going to magically do it for me. I refused to allow it to hold me back anymore so I made a decision to be free of debt once and for all. This would be the key to unlocking all of my other money life-goals.

Part of that process was to use a strategy I could easily stick to in order to clear it ONCE AND FOR ALL. That was 18 months ago, and now I’m well on the way to being debt free. In my job, I can see what an impact poor money management has on the lives of my patients in all aspects of their lives, and it shouldn't be this way. I'm going to show you how.

Life is too short and precious to have money worries, and who wants to retire with debt, only to use their pension to pay it off. I’ve seen it happen in my own family, and I am not letting that happen to me or to you.



**JUST DO
IT!**

THE SNOWBALL METHOD

The strategy I learnt to use is called the snowball method. Sorry to disappoint, but it is not a “get rich quick” strategy. It will take time, but once in place, you will pay off your debt a lot faster than just paying the minimum repayments on everything.

Do you know what the best bit is? To do this, you don't even have to be good at maths or be so stingy with your money that you can't ALSO live your life (as long as it doesn't add to your debt!). Remembering this fact will also help you to stick with paying off debt, because let's face it, it's not the most exciting thing to spend your money on, and it shouldn't be where ALL your money goes!

I warn you though, if you don't stick to the method, your debt repayment journey will be unnecessarily slow, and you'll lose momentum and interest in it really quickly, leaving you in debt and stopping you from doing all the things you REALLY want to do.



THE METHOD

7 SIMPLE STEPS

1. The snowball method starts with you listing out all your debts onto one page along with how much you owe and how much each minimum repayment is. You can write it be hand or use a computer – it doesn't really matter! Use the example at the end of the book if you wish!

2. Now you need to decide how much money you can dedicate every month to pay off debt **WITHOUT** making you feel like you can't do anything else. Where can you make a few easy cuts in your spending to free up a bit of money – even if its just £50 a month? Trust me - there is **ALWAYS** a way.

3. Take a look at the smallest debt you have – this is the one you will start throwing your extra £50 at (this is in addition to the minimum repayment). Put it on automatic so you're not tempted to spend that £50 or something else. Keep paying all your other debts at the minimum.



THE METHOD

4. Once your first debt is paid off, cross it off your list and **CELEBRATE!!** (without spending loads of money!!)



5. Now you have £50 + the minimum payment going spare every month. What do you do now? That's right- throw it at the next smallest debt in addition to the minimum payment that you **ALSO** pay on this one. Don't forget to celebrate when its done!



6. Now you have £50 + the minimum of debt 1, **AND** debt 2 going spare. Throw this at debt 3 and repeat until its all paid back.



7. Have a huge celebration when this is done, and please please please **share this** on my facebook page - @thefemalemoneydoctor so you can inspire others!



SUCCESS IS YOURS!

SUCCESS TIPS

Tip 1. Whatever happens, you must keep going. Don't be tempted to spend all this extra money just because its now there. You have to pretend that it doesn't exist until everything is paid off. THEN you can have that money back ideally to invest or save.

Tip 2. If you will incur charges for making too many small extra payments on your debts, put the money in a savings account you can't see every day and then pay the debt off in one go when you have enough.

Tip 3. Automate, automate, automate. When you increase your minimum repayments, make this automatic to stop you from sabotaging yourself and blowing debt money on a shopping spree. Most credit card sites let you do this really easily.

Tip 4. When you feel like giving up, remember why you started.

Tip 5. Stop overspending, cut up your cards (don't close them) and start tracking your expenses! You'll be amazed at how much your caffeine addiction mounts up to.



THE FINAL WORD

THIS DOESN'T HAVE TO BE HARD

Wow, we've covered a lot in such a short space of time! Well done for sticking with it! We've gone through the snowball method which will give you the freedom you need to live your life, and by now I hope you KNOW that its just a matter of time before your debt is a thing of the past. I love this formula because its so simple, you'll wonder why you didn't use it before!

Paying off debt doesn't have to be scary or boring.

You can see that you don't need to be good at maths, and with the help of automation, you can set this up and just get on with your life. What I also love is that it won't impact too much on your life, and if you want to you can still buy shoes (within reason!).

Come and let me know how you're getting on in my facebook group @thefemalemoneydoctor



TERMS AND CONDITIONS

THE LEGALS

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