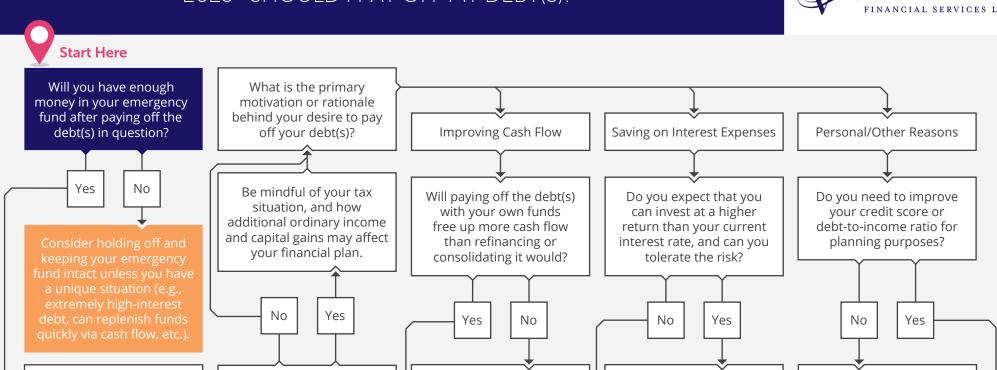
2023 · SHOULD I PAY OFF MY DEBT(S)?





Will you have enough money for other important, previously earmarked, short-term goals (e.g., 1–3 year time-horizon)?

No Yes

Unless paying off the debt(s) is of greater importance, consider holding off and keeping your short-term funding goals intact.

When sourcing your funds, will you have any tax consequences that need to be considered?

Consider paying off the debt(s) using available funds if it makes sense for your long-term goals.

Consider other reasons fo paying off your debt, or refrain from doing so altogether.

Are you able to refinance or consolidate your debt(s) for

a lower monthly payment

or lower interest rate?

No

Yes

Consider refinancing or consolidating your debt(s), but be mindful of any associated costs or other benefits potentially forfeited.

Is the guaranteed interestsaved more important to
you than the potential

Is your debt causing you
significant emotional
distress?

upside of investment

opportunities?

No

Yes

Consider other reasons for paying off your debt, or refrain from doing so altogether.

No

Yes

Consider paying off, refinancing, or consolidating your debt.



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