Important ways to save on expenses are described throughout this book, including:

- Lowering your mortgage payments (Chapter 17 [1]);
- Lowering your student loan payments (Chapter 13 [2]);
- Lowering your real estate taxes (Chapter 19 [3]);
- Lowering your costs for heat, electricity, telephone, and the internet (Chapter 15 [4]);
- Avoiding high cost loans and scams that prey on those in debt (Chapter 7 [5]);
- Reducing the size of fines, fees, and other criminal justice debt (Chapter 22 [6]);
- Delaying payment of low priority debts (Chapters 1 [7], 11 [8] and 12 [9]);
- Paying income taxes in installments (Chapter 23 [10]).

Source: National Consumer Law Center, Surviving Debt [50th NCLC Anniversary Edition], updated at www.nclc.org/library
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