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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**Links**