

A woman, her wallet, and the stories they tell

December 1, 2025 - From Anxiety to Freedom: My Journey Out of Debt

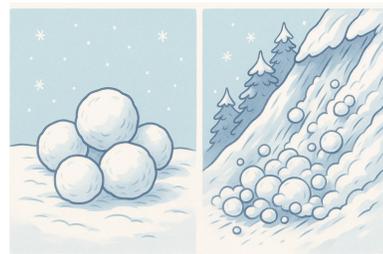
Talking about money and debt is never easy. Yet sometimes all it takes is a story, a piece of advice, or a simple method to find hope again and start moving forward.

For a long time, I felt overwhelmed by my debts. It was not millions of dollars, but just enough to make every month-end a source of stress and worry. Then one day, I had enough. My desire to regain peace of mind was stronger than my fear. That is when I decided to take a hard look at my situation.

The first step was a financial checkup. Not glamorous, I know. But if you want to regain control, you need to know exactly what you are up against. I gathered paper, a pen, and my bank statements, and I listed every debt: the total amount, the interest rate, the monthly payment. I calculated my real monthly income, and most importantly, I tracked every expense. Not to radically change my lifestyle, but to understand. Because sometimes it is not the big trip that sinks us, it is the ten little invisible purchases that keep adding up.

Later, I attended a workshop on personal finance that completely opened my eyes. That is where I learned about two concrete methods for paying off debt: the snowball method and the avalanche method. The snowball method is the one I started with.

Why? Because it is very motivating. You focus on the smallest debt first, regardless of the interest rate, and throw all your energy into it. Once that debt is gone, you move to the next one. It feels like checking items off a list. Each small victory builds momentum.



The avalanche method, on the other hand, is more strategic. You start with the debt that has the highest interest rate, the one costing you the most in the long run. You keep paying the minimum on the others, but you direct all your extra money toward that one. Financially, it makes the most sense. In my case, however, I needed quick wins to stay motivated. But if you value efficiency and are willing to be patient at the start, the avalanche method is an excellent option.

At the same time, I cut back on some expenses. I paused unused subscriptions and swapped my restaurant lunches for homemade meals. I also sorted through my things and sold items I no longer needed.



Nothing drastic, but enough to make a difference.

I even called my bank and insurance providers. I asked to renegotiate certain contracts, and to my surprise, some of them agreed. I also started a small emergency fund, even if symbolic. Just knowing that 100 dollars were set aside in case of a problem gave me real peace of mind.

Most importantly, I stopped going through this alone. I talked to a friend, and later to

other women I met through the foundation. It is incredible how much lighter everything feels once you stop carrying it in silence.

Today, I can finally breathe. I am not debt-free yet, but I have regained control. And if you recognize yourself in my story, know this: you can move forward too. One step, one choice, one decision at a time. You do not need to be perfect. You only need to believe in yourself enough to begin.

A woman who finally feels in control of her debts