

DEBT DASH

STARTER KIT

*Fast-track your finances
with 5 quick wins!*





Hello, hello!

We're Haley & Justin, co-founders of Price of Avocado Toast. The "worst" financial situation we've come across was ours back in 2019. We found ourselves in *a ton of debt* within our first year of marriage and we ended up getting into a money argument over \$7 pumpkin muffins from Costco - which felt absolutely ridiculous. So we knew something had to change.

We paid off \$132k of our own debt in 18 months and now we run a financial counseling business that helps everyday folks like us learn how to budget, pay off debt, and spend on things that bring them joy. Our clients have paid off over \$3.2 million of non-mortgage debt since we launched our business in 2021.

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The goal of this quick guide is not for you to do things that don't apply to you, so please feel free to start on whichever task feels best for you. However, to maximize success, we recommend you circle back to all of them at some point in the near future to find some quick money wins.

Don't forget: any money saved/found by completing these tasks should go toward your debt! Don't inflate your lifestyle with the wins you have here. Use them to jumpstart your journey. Let's go!

You've got this!

Haley & Justin



OVERCOMING DEBT

We have done a lot of personal work on our own since the start of our debt-free journey. We've turned away from some of the antiquated advice and worked to find a comfortable and sustainable debt action plan. But, one core tenet still remains to this day: you have GOT to find some quick wins on the journey.

If you don't, you're facing an uphill battle with no motivation or excitement. We believe that you need to see early on that you CAN overcome your debt and move things forward. This workbook is built to give you those quick wins.

Some may be immediate, others might take a week or two, but we promise that if you stick to the things listed here then you will start to find some breathing room. It isn't easy, but it's simple. And it's worth it.



01. SUBSCRIPTION PURGE

Listen – we know you don't want to give up your streams, but have you ever taken stock of exactly which ones you have? And how often you actually use them?

Many folks have traded the large cable bill for every single separate stream and it is beginning to be excessive. Want to see a quick win? Cut 1-3 streams or subscriptions. Depending on which ones they are this could be a big gain.

On the next page we have listed many of the major players. Consider if you have each stream or service, what you use it for, and if you're willing to cut it briefly on the debt-free journey to stack a quick win and throw that money at debt instead. We dare you to have no more than 5 on this list...



Netflix	Discovery +
Spotify	Sling TV
Hulu	Crunchyroll
Disney+	Apple Music
Apple TV	Pandora
Peacock	Twitch
Paramount+	Patreon
HBO Max	Audible
Amazon Prime	ESPN+
YouTube TV	Peloton
Starz	AMC
Showtime	Rocket Money
Google Storage	Apple Storage



02. MARKETPLACE SELLING

Have you ever felt the exhilaration from selling an item on Facebook Marketplace? it might be the greatest thing since sliced bread. Decluttering AND making a dollar is a tremendous feeling.

You have SO MUCH STUFF you can get rid of. Seriously. Look around your home. All of that used to be *money*. And now it's just stuff. Some of it is great, some of it is sentimental, but a lot of it is something you could probably do without. So that's what we're going to do.

On the next page we have a room inventory list. You're going to go into each room, look for these items, and take a picture. Then, add some text and throw it onto Facebook Marketplace. Let's see if we can find \$100 by the end of the week!

BEDROOMS

Dresser
Clothing ("Lots" sell well)
Organizer pieces
Extra bedding
Small mirrors/toppers
Unused bags/purses
Shoes in good condition
Vanity pieces
Storage bins/baskets
Electronics

GARAGE

Tools
Lawn equipment
Camping gear
Coolers/Chairs
Storage shelves
Sports gear
Holiday decor
Paint Supplies
Workout gear
Car accessories

LIVING ROOM

Decorative pillows
Area rugs
Wall art/frames
Side tables
Books/Shelving
Lamps
Games
Candles
Entertainment Console
Decor/vases

KITCHEN

Small appliances
Extra dishes
Cookware
Serving utensils
Kitchen stools
Tablecloths/linens
Party decor
Food storage containers
Coffee makers
Cookbooks

BATHROOMS

Hair tools Makeup Organizer Unused skincare products
Shelves Perfumes/cologne Cosmetic cases



03. SERVICE PROVIDERS

Utilities are an interesting dilemma. On one hand we need services for electricity, water, gas, and some of the other creature comforts like phones and internet service. But on the other hand these expenses can spike our budget and make things feel very tight.

One tip that can help with budgeting is finding out which services have “budget billing”, or a set cost year round that doesn’t fluctuate. This can help firm up your budget to fixed costs that you can budget for monthly.

For the sake of this section though, we want you to start negotiating some of these costs! Many companies might be willing to bring you down to a promo rate when worried you’ll be leaving as a customer. Use the script on the next page to get the ball rollin’!

SERVICE PROVIDER SCRIPT

"Hi! I've been reviewing my monthly expenses and noticed my bill is getting a little high. I wanted to check if there are any current promotions or loyalty discounts available on my account?"

I really like your service, but I'm trying to be more intentional with my budget, and if there's a way to lower this bill then I'd love to stay with you long-term. But at the current rate I just don't know if I can justify the cost anymore."

If they say there are no options...

"Okay, thank you for checking. Is there any chance you can transfer me to the client retention department so we can see if there are any options we're missing?"

If you still get "no", be ready to shop other services. Or consider already having these numbers and pulling them out here: "Your xyz competitor offered me \$\$ amount."

Be kind, but direct. Mention your loyalty and your track record as a customer. Don't accept the first no; use it as a tool to dig deeper.

You're a smart person trying to manage money better. You do not owe this company your business forever. They have to earn it, and sometimes that means showing loyal customers a discounted rate.

Finally, have quiet confidence. Use this script to be concise and clear and then WAIT. Quiet confidence is the driver.



04. CREDIT NEGOTIATION

Much like service providers, your credit companies want to keep you as a customer. They want you to use their products so they have the opportunity to earn money off of you. Knowing this becomes a superpower for you.

While on the debt-free journey you might have access to a financial hardship waiver with a company. But oftentimes you can also just call your creditors and ask them if they have opportunities to lower your interest or give you a discounted monthly minimum for a set amount of time.

Just like you did with the service providers you are going to be kind and calm while calling these folks. Manners get you much further than being rude to someone on the phone. Use the script on the following page to see if you can save a few dollars each month with these companies.

CREDIT COMPANY SCRIPT

Hi, I'm calling to talk to someone about my account. I've been reviewing my finances and wanted to ask if there are any options available to reduce my interest rate or help lower my monthly payment.

I've been a customer for XYZ amount of time and I'm doing my best to stay on top of payments while trying to pay down my balance faster. Any support or relief you can offer right now would make a big difference.

If they say there are no options...

"Okay, thank you for checking. Are there any temporary hardship programs, balance reduction options, or retention offers available for customers trying to pay down debt? I'm trying to avoid falling behind, so I wanted to be proactive."

Here's the cheat code: MENTION US! Say "I'm working with a financial coach and you're at the top of our list for debt repayment. I'm hoping we can find a way to make this work so you get paid quickly on my action plan."

Hearing that you have a strategy and a coach (even if we're just helping through this workbook) might give them the push to find a better rate or deal for you.

Remember, same as the service provider script, have quiet confidence. Do not overshare details about your debt, any hardships, etc. A simple "I'm trying to manage this better" is great. They don't need to have the power of knowledge here.



05. MEAL PLAN + STRUCTURE

We hate to be the bearer of bad news, but food costs are one of the most inflated spaces in a household budget. Food is EXPENSIVE nowadays. You simply have to keep an eye on it, whether that is your grocery budget or your dining out costs.

While we can't dictate the cost of groceries, we can dictate how much we're eating out. One simple hack: schedule it. Put it on a meal plan. When you have something to look forward to you are able to delay gratification other days of the week to get there.

Now, for groceries: we see MANY people trying to use their head as the evening rolodex for what to cook. Let's instead have a clear system and plan for what we're making and when. On the following pages you will see a sample meal plan week and the recipes included so you can plug+play these easy staple meals.



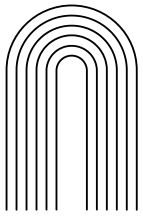
MEAL PLAN + STRUCTURE

For the meal plan on the next page, this is a full week if you were cooking something new each night.

Our family utilizes leftovers OFTEN, but we recognizing that many neurodivergent folks have a hard time with eating similar meals, so we wanted to build a full week out. But, you could easily double recipes and make enough for two nights to save on cooking time!

Additionally this meal plan is trying to use as many crossover ingredients as possible to save on food waste and costs. You can of course substitute anything out, or omit if you don't have items.

The kitchen doesn't need to be a place of stress or fear. Treat it like a place to explore all of these recipes with additions or subtractions.



Meal Plan

DATE _____

MONDAY

Chicken Caesar
Pasta Salad

TUESDAY

Teriyaki Ground Beef
w/ rice

WEDNESDAY

BBQ Chicken stuffed
baked potatoes

THURSDAY

Ground Beef Fajitas

FRIDAY

Greek Chicken Wraps w/
homemade fries

SATURDAY

Burger Bowl

SUNDAY

BLT Pasta Salad

Grocery List











CHICKEN CAESAR PASTA SALAD

GRILLED (OR AIR FRIED) CHICKEN

12 OZ PASTA

HEAD OF ROMAINE

CAESAR DRESSING

COOK CHICKEN TO 165 INTERNAL.

COOK PASTA TO AL DENTE.

CHOP ROMAINE.

THROW IT ALL IN A BOWL.

EASY ONE HERE. ADD AS MUCH DRESSING AS YOU WANT. MAYBE ADD PARMESAN. DON'T OVERTHINK THIS. IT'S EASY AND DELICIOUS.

TERIYAKI GROUND BEEF

GARLIC (HOWEVER MUCH YOU LIKE)

1 LB. GROUND BEEF

1/3 CUP SOY SAUCE

2 TBSP BROWN SUGAR

1 TBSP HONEY

CHOPPED GINGER (OR 1/2 TSP GROUND IF YOU HAVE IT)

SAUTE GARLIC FOR 1 MINUTE TO GIVE IT SOME COLOR.

ADD GROUND BEEF AND COOK THROUGH.

IN A SEPARATE BOWL MIX ALL OTHER INGREDIENTS TO MAKE SAUCE. POUR OVER BEEF + GARLIC MIXTURE AND SIMMER FOR A FEW MINUTES.

SERVE WITH RICE AND SLICED CUCUMBER FOR A SIMPLE WEEKNIGHT MEAL!

BBQ CHICKEN STUFFED BAKED POTATOES

2 CHICKEN BREASTS

½ CUP BBQ SAUCE

½ CUP CHICKEN BROTH

OLIVE OIL (AS NEEDED)

POTATOES (1 PER PERSON SERVED)

ADD CHICKEN BREASTS, BBQ SAUCE, AND CHICKEN BROTH TO SLOW COOKER. COOK ON LOW FOR 6 HOURS OR HIGH FOR 3 HOURS.

WHEN CHICKEN HAS AN HOUR LEFT, RUB OLIVE OIL ONTO POTATOES AND SPRINKLE WITH SALT. BAKE IN OVEN AT 400 DEGREES FOR 45 MINUTES OR UNTIL DESIRED CRISP.

CUT POTATOES LENGTHWISE DOWN THE MIDDLE, ADD CHICKEN AND ANY OTHER TOPPINGS YOU'D PREFER (CHEESE, SOUR CREAM, ETC)

GROUND BEEF FAJITAS

GARLIC (HOWEVER MUCH YOU LIKE)

1 LB. GROUND BEEF

1 BELL PEPPER

1 YELLOW ONION

1 PACKET FAJITA (OR TACO) SEASONING

TORTILLAS (BURRITO SIZE CAN BE USED LATER)

SAUTE GARLIC FOR 1 MINUTE TO GIVE IT SOME COLOR. SLICE ONION AND BELL PEPPER AND ADD TO PAN WITH GARLIC.

AFTER A FEW MINUTES TO GIVE PEPPER AND ONION SOME COLOR, ADD GROUND BEEF AND COOK THROUGH. ADD FAJITA SEASONING ACCORDING TO DIRECTIONS ON PACKET.

WHEN FINISHED, SERVE WITH TORTILLAS AND ANY OTHER TOPPINGS YOU MIGHT LIKE (SALSA, GUACAMOLE, SOUR CREAM, ETC)

GREEK CHICKEN WRAPS

GRILLED (OR AIR FRIED) CHICKEN

¼ CUP CHOPPED CUCUMBER

½ CUP GREEK YOGURT

TBSP GARLIC

TBSP LEMON JUICE

2 TBSP FRESH DILL (OR 1 TBSP DRIED)

ROMAINE + TOMATO

POTATOES

TORTILLAS

COOK CHICKEN TO 165 INTERNAL

MIX ALL LISTED ITEMS FROM CUCUMBER TO DILL IN A BOWL TO CREATE A QUICK TZATZIKI STYLE SAUCE

ADD TZATZIKI AND CHICKEN TO TORTILLAS. ADD ROMAINE AND TOMATO AND ROLL INTO QUICK WRAPS FOR DINNER.

SERVE WITH HOMEMADE FRIES (SLICE POTATOES AND GO 375 FOR 20 MINUTES THEN 425 FOR ANOTHER 20 MINUTES)

BURGER BOWLS

1 LB. GROUND BEEF

CHOPPED ROMAINE, SLICED TOMATOES, PICKLES

POTATOES

ANY CONDIMENTS YOU PREFER

SAUTE GROUND BEEF UNTIL COOKED THROUGH.

ADD TO BOWL WITH HOMEMADE FRIES, ROMAINE, TOMATO, PICKLE, AND ANY CONDIMENTS YOU PREFER.

DON'T OVERTHINK THIS. IT'S BURGERS WITHOUT A BUN TO SAVE A FEW BUCKS.

BLT PASTA SALAD

1/2 PACKAGE OF BACON (OR HOWEVER MUCH YOU PREFER)

12 OZ PASTA

CHOPPED ROMAINE AND TOMATO

SLICED RED ONION (PREFERENCE HERE; YOU DON'T NEED IT)

1/2 CUP MAYONNAISE (OR GREEK YOGURT TO SAVE COSTS)

1/4 CUP RANCH

LEMON JUICE

COOK BACON AND SET ASIDE. SAVE A TBSP OF BACON GREASE.

BOIL PASTA TO AL DENTE. WHILE THAT'S COOKING MIX YOGURT, RANCH, LEMON JUICE, AND THE BACON GREASE YOU SAVED.

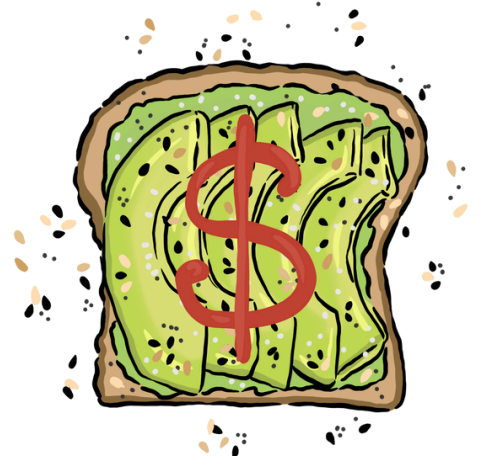
ONCE PASTA IS COOKED, DRAIN IT AND LET IT COOL.

ONCE THE PASTA HAS COOLED, MIX IT WITH BACON, TOMATO, ONION, LETTUCE, AND DRESSING.

SALT AND PEPPER TO TASTE AND ENJOY!

**YOU NOW HAVE A FULL WEEK OF CHEAP
AND EASY RECIPES TO SAVE A FEW
DOLLARS ON GROCERIES!**

Now go crush your debt dash!



Remember, you don't need to try this in any particular order. Use what works, leave the rest, and stay intentional on the journey.

The most important thing to remember is this: Any of these tools "saving" you money should go straight to your debt! \$20 into your budget doesn't go somewhere else; consider it earmarked immediately for debt.

Need more help on your debt free journey? We'd love to be the financial counselors for you. We specialize in debt payoff and have helped clients just like you tackle their debt to end the cycle for good. We can walk you through these exact activities and MORE in our 1:1 coaching program or our Empowered Money Academy.

Send us a message on IG or an email at admin@priceofavocadotoast and let's get this party started.

