

Pay Off Your Home Early

Problem:

Most people think a mortgage is “normal,” but decades of payments keep families financially stuck.

Bible Verse:

“Let no debt remain outstanding, except the continuing debt to love one another.” —
Romans 13:8

Action Steps:

1. Once debt-free and investing 15%, start extra payments on your mortgage (Baby Step 6).
2. Round up your payments or make one extra payment yearly.
3. Imagine the freedom of owning your home completely — it’s possible!

