

# MARCUS GARRETT



Born and raised in the great state of Texas, Marcus obtained a Bachelor of Arts in Business Administration after surviving the mean streets of the inner suburbs. A decade of professional experience as a Certified Internal Auditor combined with freelance writing on topics ranging from current events to love and relationships helped Marcus develop a unique qualitative and quantitative writing style.

As a Millennial, Mr. Garrett's exhaustive personal shortcomings are amplified by a sense of entitlement, apathy, and narcissism. He is predisposed to use sarcasm as a self-coping mechanism, and his inflated self-esteem is buoyed by participation trophies given to him without merit during his most impressionable years. Tragically, these many faults do not even include the untold but undoubtedly negative effects of rap music and the internet.

His book and website, [DebtFreeOrDieTrying.com](http://DebtFreeOrDieTrying.com) keeps readers entertained with cautionary tales and helpful tips for living debt free.

## CONTACT

[Marcus@paychecksandbalances.com](mailto:Marcus@paychecksandbalances.com)

**LinkedIn:**

[Marcus Garrett](#)

**Twitter:**

[@PayBalances](#)

**Instagram:**

[PayBalances](#)

**Facebook:**

[PaychecksAndBalances](#)

**Podcast:**

[PaychecksAndBalances.com](#)

**Website:**

[DebtFreeOrDieTrying.com](#)

### MISSION STATEMENT:

**"TO MAKE A DIFFERENCE IN THE LIVES OF OTHERS BY HELPING PEOPLE DEVELOP SUSTAINABLE PLANS FOR STAYING OUT OF OR GETTING OUT OF DEBT."**

Marcus is passionate about serving others and hopes to identify even more ways to support people who can relate to his story with managing, reducing, and paying off their debts. Popular topics and frequently asked questions are briefly highlighted below. In addition, he is available for debt free consulting, to create specific trainings, or develop tailored content upon request.

### TOPICS

1. 15 Minutes to Create a Budget
2. Why I Wrote Debt Free or Die Trying
3. The Hardest Part About Living Debt Free
4. How to Develop a Sustainable Debt Free Lifestyle
5. Why Millennials Should Prioritize Retirement Savings Over Debt Payments

### QUESTIONS

1. What's the first step to becoming debt free?
2. How do I start and create my debt freedom plan?
3. Should I use the Debt Avalanche or Debt Snowball method to pay off my debts?
4. How can I find easy ways to make and save more money?
5. What are the best debt management, budgeting, and savings Apps?

**DEBTFREEORDIETRYING.COM**