HOW TO DETERMINE YOUR

DEBT PRIORITY

"SNOWBALL" METHOD

S	Τ	Ε	Р



Line your debts up from the smallest amount owed to the largest amount owed.

	amount owed.					
PRIORITY	DEBT NAME	BALANCE	INTEREST RATE	MIN PAYMENT	PAID	
	`					
	· ·	-	-			
STEP 2	Plan to pay the minimum amount owed on all credit cards monthly.					
Take any money you have leftover in your budget and throw it at your smallest debt. Continue every month until this card is paid off!						
STEP 4	Once you pay a card off, take the amount you were paying on it monthly and put it towards your next smallest credit card debt.					
STEP						

debt is paid off!

Keep snowballing your debt like this until all of your credit card

SNOWBALL DEBT TRACKER

	DEBT			
	BALANCE	\$ \$	\$ \$	\$
JAN	MIN PAYMENT			
	SNOWBALL			
	BALANCE			
FEB	MIN PAYMENT			
	SNOWBALL			
	BALANCE			
	MIN PAYMENT			
MAR	SNOWBALL			
2	BALANCE			
	MIN PAYMENT			
APR	SNOWBALL			
٩	BALANCE			
	MIN PAYMENT			
MAY	SNOWBALL			
2	BALANCE			
	MIN PAYMENT			
JUN	SNOWBALL			
ר	BALANCE			
	MIN PAYMENT			
JUL	SNOWBALL			
,	BALANCE			
	MIN PAYMENT			
AUG	SNOWBALL			
Q	BALANCE			
	MIN PAYMENT			
SEP	SNOWBALL			
S	BALANCE			
	MIN PAYMENT			
OCT	SNOWBALL			
	BALANCE			
NOV	MIN PAYMENT			
	SNOWBALL			
	BALANCE			
	MIN PAYMENT			
DEC	SNOWBALL			
	BALANCE			

HOW TO DETERMINE YOUR

DEBT PRIORITY

"AVALANCHE" METHOD

STEP



Line your debts up starting with the ones with the highest interest rate to the ones with the lowest interest rate.

PRIORITY	DEBT NAME	BALANCE	INTEREST RATE	MIN PAYMENT	PAID	
	_					
	_					
STEP	Discours and a section of			Programation		
2	Plan to pay the minimum amount owed on all credit cards monthly.					
STEP						
3	Take any money you have leftover and throw it at your highest interest rate. Continue every month until this card is paid off!					
STEP						
4	Once you pay a card off, take the amount you were paying on it monthly and put it towards your next highest interest rate.					

SIEP



Keep avalanching your debt like this until all of your credit card debt is paid off!

AVALANCHE DEBT TRACKER

	DEBT					
	BALANCE	\$	\$	\$	\$	\$
		Ψ	Ψ	Ψ	Ψ	Ψ
JAN	MIN PAYMENT					
	AVALANCHE					
	BALANCE					
FEB	MIN PAYMENT					
	AVALANCHE					
	BALANCE					
α	MIN PAYMENT					
MAR	AVALANCHE					
	BALANCE					
~	MIN PAYMENT					
APR	AVALANCHE					
	BALANCE					
,	MIN PAYMENT					
MAY	AVALANCHE					
_	BALANCE					
-	MIN PAYMENT					
JUN	AVALANCHE					
1,	BALANCE					
	MIN PAYMENT					
JUL	AVALANCHE					
	BALANCE					
	MIN PAYMENT					
AUG	AVALANCHE					
4	BALANCE					
	MIN PAYMENT					
SEP	AVALANCHE					
0,	BALANCE					
ОСТ	MIN PAYMENT					
	AVALANCHE					
	BALANCE					
NOV	MIN PAYMENT					
	AVALANCHE					
Z	BALANCE					
	MIN PAYMENT					
DEC	AVALANCHE					
	BALANCE					