

Debt Snowball & Avalanche Planner

Name _____

Date _____

List your debts, then rank them both ways.

1 My debts

Copy each balance, APR, and minimum from your latest statement.

Debt	Balance	APR	Minimum	Snowball rank	Avalanche rank

Snowball

Smallest balance first. Faster first win.

1. _____
2. _____
3. _____
4. _____
5. _____

Avalanche

Highest APR first. Usually less interest.

1. _____
2. _____
3. _____
4. _____
5. _____

My Payoff Plan

Pick one order and write it down.

Name _____

I am using: _____ because _____

I can pay in total each month: \$ _____

Minus all minimums: \$ _____ = Extra: \$ _____

2 My order

Target	Debt	Balance	Payment once it's the target	Paid off on

3 Rules that keep it working

- ☐ Pay every minimum, every month
- ☐ No new charges on these cards
- ☐ When a debt is paid off, roll its whole payment to the next target
- ☐ Review this plan when my income changes

A Practical Plan for Paying Off Credit Card Debt

A step-by-step guide to high-interest balances, choosing a payoff strategy, and building money habits that last. By Laith Sad. On Amazon: amazon.com/dp/BOHMRL5W26



The book



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