



# DEBT SNAPSHOT

List all your debts.

DUE	BILLS	AMOUNT	INT. RATE
TOTAL			

## DEBT SNOWBALL VERSUS DEBT AVANLANCHE

Debt payoff is part of your Bills Flow. Whether you choose Snowball or Avalanche—consistency is the win.

**Debt Snowball**

Focus: Smallest balance first

Make minimum payments on all debts. Throw any extra money at the smallest debt first.

Once it's paid off, roll that entire payment into the next smallest debt, like a snowball gaining momentum.

Best for: **Motivation! You get quick wins early, which helps build confidence and consistency.**

OR

**Debt Avaalanche**

Focus: Highest interest rate first

Pay minimums on everything, and put any extra money toward the highest-interest debt first.

This saves you more money in the long run because you're tackling the most expensive debt first.

Best for: **Saving money on interest and becoming debt-free faster (mathematically).**

