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Debt Payoff Quick-Start Guide

Snowball vs. avalanche — pick a strategy and list your debts today.

There are two proven ways to pay off debt. They differ only in **order** — and both beat making minimum payments and hoping. Pick one today and start.

❄ SNOWBALL

Smallest balance first, regardless of interest rate. Knock out the little debts fast, feel the wins, and roll each freed-up payment into the next debt.
Best when: you need momentum and visible progress to stay in the fight.

▲ AVALANCHE

Highest interest rate first, regardless of balance. Mathematically optimal — you pay the least total interest and finish soonest.
Best when: you're numbers-motivated and the rate gap is large.

My strategy: ☐ Snowball ☐ Avalanche · Extra I can put toward debt each month: ______

LIST EVERY DEBT — YES, ALL OF THEM

DEBT NAME	BALANCE	RATE %	MIN. PAYMENT	PAYOFF ORDER

THE METHOD, IN THREE MOVES

1. Pay the **minimum on everything**, every month, no exceptions — protect your credit.
2. Send **every extra dollar** to the one target debt at the top of your order.
3. When it's gone, **roll its entire payment** onto the next debt. Your payoff power grows with each win — that's the snowball rolling.

> **Two accelerators:** call your card issuers and ask for a lower rate — it works more often than you'd think. And pause new borrowing while you climb; you can't drain a tub with the faucet running.