

Debt Snowball vs Avalanche Planner

Two ways to clear debt: snowball (smallest balance first, for quick wins) or avalanche (highest rate first, to save the most). Plan both, then choose.

SNOWBALL ORDER — SMALLEST BALANCE FIRST

DEBT	BALANCE	ORDER

AVALANCHE ORDER — HIGHEST RATE FIRST

DEBT	BALANCE	RATE %	ORDER

MY DECISION

Method I'm choosing: _____

Because: _____