

The Debt Snowball

CHAPTER 4, SECTION 4

OBJECTIVES

LEARNING

Debt Snowball

Students will identify characteristics of the debt snowball method, including the order in which debts are paid off, the importance of making minimum payments on all debts, and the benefits of the debt snowball method. Students will also be able to calculate the total amount of debt paid off using the debt snowball method.

DEBT	INTEREST RATE	CURRENT BALANCE	MINIMUM PAYMENT
Student Card	18.99%	\$1,000	\$25
Car	12.99%	\$10,000	\$100
Cell Phone	9.99%	\$500	\$15
Student Loan	6.99%	\$5,000	\$50
Bank of America	11.99%	\$2,000	\$20
Home Mortgage	5.99%	\$100,000	\$500

- **Debt Snowball Method:** This method involves paying off the smallest debt first, then the next smallest, and so on, until all debts are paid off.
- **Interest Rate:** The interest rate is the percentage of the debt that is added to the principal each month.
- **Minimum Payment:** The minimum payment is the amount of money that must be paid each month to keep the debt from growing.
- **Debt Snowball Method:**
 - **Step 1:** List all debts in order of smallest balance to largest balance.
 - **Step 2:** Pay off the smallest debt first.
 - **Step 3:** Move to the next smallest debt and pay it off.
 - **Step 4:** Continue this process until all debts are paid off.

Notes: Consider comparing interest on the smallest debt to the interest on the largest debt. If the interest on the smallest debt is higher than the interest on the largest debt, it may be more beneficial to pay off the largest debt first.

The Debt Snowball Chapter 4

Ensheng Dong



The Debt Snowball Chapter 4:

Eventually, you will totally discover a supplementary experience and success by spending more cash. yet when? realize you give a positive response that you require to acquire those every needs with having significantly cash? Why dont you try to acquire something basic in the beginning? Thats something that will lead you to understand even more roughly the globe, experience, some places, similar to history, amusement, and a lot more?

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