

The Debt Snowball

CHAPTER 4, SECTION 4

OBJECTIVES

1. Explain the debt snowball.

QUESTIONS

Debt Snowball

The debt snowball is a strategy for paying off multiple debts. The strategy involves paying the minimum amount on all debts, except for the smallest debt, which is paid in full. The minimum payments on the other debts are then used to pay the smallest debt. Once the smallest debt is paid in full, the minimum payment on the next smallest debt is used to pay the smallest debt, and so on, until all debts are paid off.

DEBT	INTEREST RATE	CURRENT BALANCE	MINIMUM PAYMENT
Student Card	18.50%	\$1,000	\$20
Auto	12.99%	\$10,000	\$100
Cell Phone	9.99%	\$500	\$10
Medical Loan	14.99%	\$5,000	\$100
Bank Statement	12.99%	\$2,000	\$20
House Mortgage	5.99%	\$100,000	\$500

• **Debt Snowball Information:** This person is single, a recent college graduate, and has no children.

• **Current Income:** \$2,000

• **Current Debt:** \$10,000

• **Current Expenses:**

- Rent: \$500
- Utilities: \$100
- Food: \$200
- Transportation: \$100
- Insurance: \$100
- Entertainment: \$100
- Savings: \$100
- Debt: \$10,000

What is the debt snowball? The debt snowball is a strategy for paying off multiple debts. The strategy involves paying the minimum amount on all debts, except for the smallest debt, which is paid in full. The minimum payments on the other debts are then used to pay the smallest debt. Once the smallest debt is paid in full, the minimum payment on the next smallest debt is used to pay the smallest debt, and so on, until all debts are paid off.

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Léo Pomar



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