



# Debt Repayment Planner

Snowball vs Avalanche — Plan Your Path to Financial Freedom

## FOR YOUR RECORDS ONLY

## REPAYMENT STRATEGY SELECTION

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## Choose Your Strategy:

- SNOWBALL (Pay smallest balance first — Quick wins!)
- AVALANCHE (Pay highest interest first — Save money!)

## YOUR DEBTS

## DEBT SUMMARY

## Total Debt Balance

## Extra Monthly Payment

### Estimated Payoff Date

### Total Monthly Payment

### Total Monthly interest

## Months Until Debt-Free

## DEBT REPAYMENT TIPS

- ✓ Snowball Method: Pay smallest debts first for quick wins and motivation!
- ✓ Avalanche Method: Pay highest interest debts first to save money.
- ✓ Good Debt: Mortgages, student loans (assets/education)
- ✓ Bad Debt: Credit cards, payday loans (high interest)
- ✓ Set up automatic payments to stay on track.
- ✓ Celebrate as each debt gets paid off. a milestone for each victory!

**NOTES:**

**DISCLAIMER:** This calculator is provided solely for informational and illustrative purposes. It does not constitute legal, tax, payroll, financial, or employment advice and should not be relied upon as such. All calculations are estimates and may not reflect actual compensation figures or comply with applicable laws, regulations, or standards in any jurisdiction. Make Money Unstoppable Inc. makes no representations or warranties, express or implied, regarding the accuracy, completeness, or reliability of the results. Users are responsible for verifying all inputs and outputs independently and are strongly encouraged to consult qualified professionals before making any financial or employment-related decisions based on this tool. By using this calculator, you acknowledge and accept full responsibility for its use. Make Money Unstoppable Inc. shall not be liable for any loss, damage, or consequences arising from such use. If you do not agree with these terms or are uncomfortable using this tool, please refrain from doing so.