

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 Name	Type	Balance (\$)	Rate (%)	Min. Pay (\$)	Payoff Date	Extra monthly payment

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:

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