What the Order Costs

One household, four debts, both orders. Rates are published Federal Reserve averages.

THE FOUR DEBTS IN THIS EXAMPLE

Debt	Balance	Rate	Minimum	Paid first by
Car loan	**$1,450.00**	7.14%	$295.00	snowball
Store card	**$2,300.00**	22.15%	$58.00	avalanche
Personal loan	**$3,900.00**	11.86%	$183.00	
Credit card	**$6,100.00**	20.94%	$153.00	
All four	**$13,750.00**		**$689.00**	

Both plans pay the same $889.00 a month: $689.00 of minimums plus $200.00 extra. Nothing else differs.

Smallest balance first

Car loan > Store card > Personal loan > Credit card

Months to clear all four	**18**
Interest paid	**$2,084.07**
First debt gone	**month 3**

Highest rate first

Store card > Credit card > Personal loan > Car loan

Months to clear all four	**18**
Interest paid	**$1,943.21**
First debt gone	**month 6**

Paying smallest first costs, in interest, over the whole plan **$140.86**

And no extra months: both plans finish in 18. The same $200.00 a month is worth $737.14 against paying minimums only.

THE SAME QUESTION, TWO OTHER HOUSEHOLDS

A big balance at the high rate. This is where the order earns its reputation. **$1,678.35**

$9,000 car loan at 7.14%, $11,000 card at 22.15%, $200 extra. 39 months and $6,426.87 smallest first, 37 and $4,748.52 highest rate first.

Smallest balance is also the highest rate. The two orders are one list. **$0.00**

$700 store card at 22.15%, $3,200 card at 20.94%, $7,400 car loan at 7.14%, $150 extra. 26 months and $1,382.28 either way.

Worked month by month: interest at the annual rate divided by 12 on the running balance, whole cents, minimums held flat, every freed-up minimum rolled into the next debt. Rates: Federal Reserve G.19, 2026 Q2.

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