Which Order?

Write the same debts into both lists. If the two lists match, the decision is made.

Extra I can put on top of the minimums, every month $ _____

Smallest balance first

The snowball order. Fastest first win.

	DEBT	BALANCE
1		
2		
3		
4		
5		
6		
7		
8		
9		

Highest rate first

The avalanche order. Least interest.

	DEBT	RATE %
1		
2		
3		
4		
5		
6		
7		
8		
9		

Now read the two lists down the page.

- [ ] Same order both sides. The two methods are the same plan. Start at the top and stop reading.
- [ ] Different order. Turn to the next sheet and work out what the difference costs you.