

The Debt Snowball 11/30

Directions

Work with a group to evaluate the financial information listed below and create a plan to pay off the debt in the least amount of time possible using the debt snowball.

- Use the planning form on the next page to help you come up with a plan. Do not start your debt snowball until you have discussed ideas with your group and agreed upon a course of action.
- Use the debt snowball form.

DEBT	INTEREST RATE	CURRENT BALANCE	MINIMUM PAYMENT
MasterCard	19.9%	\$900	\$22
Visa	23.99%	\$2,543	\$39
Car	4.8%	\$16,800	\$465
Student Loan	6.8%	\$18,400	\$220
Best Electronics	22.99%	\$1,935	\$29
House	7.5%	\$124,878	\$1,025

Additional Information: This person is single, a recent college graduate, and has no children.

Gross Income:	\$40,000
Taxes:	20% of gross
Monthly Expenses:	\$60 cell phone \$60 electricity \$45 cable TV \$200 automobile fuel \$60 insurance \$200 food

After: Consider decreasing income or decreasing expenses or ways to generate income.

Ideas to lower expenses or increase income might include getting an extra part-time job, dropping cable/satellite TV, selling or no longer driving your car and using public transportation.

Foundations In Personal Chapter 4 The Debt Snowball

Wolfgang Guggemos



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Table of Contents Foundations In Personal Chapter 4 The Debt Snowball

1. Understanding the eBook Foundations In Personal Chapter 4 The Debt Snowball
 - The Rise of Digital Reading Foundations In Personal Chapter 4 The Debt Snowball
 - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Chapter 4 The Debt Snowball
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Foundations In Personal Chapter 4 The Debt Snowball
 - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Chapter 4 The Debt Snowball
 - Personalized Recommendations
 - Foundations In Personal Chapter 4 The Debt Snowball User Reviews and Ratings
 - Foundations In Personal Chapter 4 The Debt Snowball and Bestseller Lists
5. Accessing Foundations In Personal Chapter 4 The Debt Snowball Free and Paid eBooks
 - Foundations In Personal Chapter 4 The Debt Snowball Public Domain eBooks
 - Foundations In Personal Chapter 4 The Debt Snowball eBook Subscription Services
 - Foundations In Personal Chapter 4 The Debt Snowball Budget-Friendly Options
6. Navigating Foundations In Personal Chapter 4 The Debt Snowball eBook Formats
 - ePub, PDF, MOBI, and More
 - Foundations In Personal Chapter 4 The Debt Snowball Compatibility with Devices
 - Foundations In Personal Chapter 4 The Debt Snowball Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Foundations In Personal Chapter 4 The Debt Snowball
 - Highlighting and Note-Taking Foundations In Personal Chapter 4 The Debt Snowball
 - Interactive Elements Foundations In Personal Chapter 4 The Debt Snowball
8. Staying Engaged with Foundations In Personal Chapter 4 The Debt Snowball

- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Foundations In Personal Chapter 4 The Debt Snowball
9. Balancing eBooks and Physical Books Foundations In Personal Chapter 4 The Debt Snowball
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Foundations In Personal Chapter 4 The Debt Snowball
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Foundations In Personal Chapter 4 The Debt Snowball
 - Setting Reading Goals Foundations In Personal Chapter 4 The Debt Snowball
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Foundations In Personal Chapter 4 The Debt Snowball
 - Fact-Checking eBook Content of Foundations In Personal Chapter 4 The Debt Snowball
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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