

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 The Debt Snowball

David Kirk



Foundations In Personal Chapter The Debt Snowball:

Foundations In Personal Chapter The Debt Snowball Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the ability of words has become more evident than ever. They have the capability to inspire, provoke, and ignite change. Such is the essence of the book **Foundations In Personal Chapter The Debt Snowball**, a literary masterpiece that delves deep into the significance of words and their affect our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book's key themes, examine its writing style, and analyze its overall affect readers.

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