

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	\$455
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 Finance Chapter 4 Debt Snowball Answers

Yijin Wang



Foundations In Personal Finance Chapter 4 Debt Snowball Answers:

The Total Money Makeover (Book Summary) Naushad Sheikh, 2025-08-02 The Total Money Makeover A Proven Plan for Financial Freedom Transform your financial future with The Total Money Makeover the ultimate guide to escaping debt building wealth and achieving lasting financial peace This bestselling personal finance book offers a step by step roadmap to take control of your money perfect for anyone searching for how to get out of debt create a budget or build wealth fast With its practical no nonsense approach this book has empowered millions to pay off credit card debt save for emergencies invest for retirement and live debt free Are you tired of living paycheck to paycheck Struggling with student loans car payments or credit card debt This book introduces the powerful 7 Baby Steps a proven system to eliminate debt using the debt snowball method build a robust emergency fund and invest smartly for your future Whether you re a beginner learning how to budget money or seeking financial independence this guide breaks down complex financial concepts into actionable steps anyone can follow Discover how to Save 1 000 fast for a starter emergency fund Pay off all debt with the motivating debt snowball strategy Build a 3 6 month emergency fund to protect against life s surprises Invest 15% of your income for a secure retirement Fund your kids college without loans Pay off your mortgage early and live debt free Build wealth and give generously like never before Packed with inspiring stories of real people who transformed their lives from drowning in debt to achieving financial freedom this book is your key to breaking free from financial stress Whether you re searching for personal finance tips debt payoff strategies or retirement planning The Total Money Makeover delivers practical advice motivational insights and a clear path to success Perfect for young professionals families or anyone ready to take charge of their finances this book answers top queries like how to save money fast how to become debt free and how to invest for beginners Say goodbye to financial anxiety and hello to a life where you control your money not the other way around Start your journey to financial peace today grab your copy of The Total Money Makeover and live like no one else Keywords personal finance get out of debt debt snowball financial freedom budgeting tips emergency fund retirement planning wealth building pay off mortgage financial independence money management save money fast debt free living invest for beginners financial peace

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