

# 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	22.89%	\$1,835	\$29
House	7.5%	\$124,878	\$1,025

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

<b>Gross Income:</b>	\$40,000
<b>Taxes:</b>	20% of gross
<b>Monthly Expenses:</b>	\$60 cell phone \$80 electricity \$45 cable TV \$200 automobile fuel \$80 insurance \$250 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

**Mike Jess**



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