

# 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<br>\$80 electricity<br>\$45 cable TV<br>\$200 automobile fuel<br>\$80 insurance<br>\$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

**R Barnett**



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