

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 Chapter 4 The Debt Snowball

G Thomas



Foundations In Personal Chapter 4 The Debt Snowball:

Unveiling the Energy of Verbal Beauty: An Psychological Sojourn through **Foundations In Personal Chapter 4 The Debt Snowball**

In some sort of inundated with screens and the cacophony of fast transmission, the profound power and emotional resonance of verbal art frequently disappear in to obscurity, eclipsed by the regular onslaught of sound and distractions. However, set within the lyrical pages of **Foundations In Personal Chapter 4 The Debt Snowball**, a interesting perform of literary beauty that pulses with fresh emotions, lies an unforgettable journey waiting to be embarked upon. Penned by way of a virtuoso wordsmith, that exciting opus instructions visitors on a mental odyssey, lightly revealing the latent potential and profound influence stuck within the elaborate web of language. Within the heart-wrenching expanse of the evocative evaluation, we will embark upon an introspective exploration of the book is key themes, dissect its charming writing type, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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