

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.

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

S Marginson



Foundations In Personal Chapter The Debt Snowball:

Adopting the Beat of Expression: An Psychological Symphony within **Foundations In Personal Chapter The Debt Snowball**

In a global eaten by screens and the ceaseless chatter of instant connection, the melodic splendor and psychological symphony created by the written term usually diminish into the back ground, eclipsed by the constant noise and interruptions that permeate our lives. However, nestled within the pages of **Foundations In Personal Chapter The Debt Snowball** a charming fictional value full of raw feelings, lies an immersive symphony waiting to be embraced. Constructed by an outstanding composer of language, that captivating masterpiece conducts viewers on an emotional journey, skillfully unraveling the concealed melodies and profound impact resonating within each carefully crafted phrase. Within the depths of this touching evaluation, we can explore the book is key harmonies, analyze their enthralling writing model, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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