

# DEBT PAYOFF

## *strategies explained*

### DEBT AVALANCHE METHOD

*target high-interest debt first*

This strategy focuses on paying off debts with the highest interest rates first while making minimum payments on other debts.

*benefits:*

- Saves money in the long term by reducing total interest paid.
- Ideal for those looking to minimize financial costs.

### DEBT SNOWBALL METHOD

*target smallest balance first*

This strategy focuses on paying off debts from the smallest balance to the largest while making minimum payments on others.

*benefits:*

- Provides quick wins for a motivational boost.
- Builds momentum and confidence as debts disappear faster.

*which method will you choose?*

☐ DEBT AVALANCHE

☐ DEBT SNOWBALL

# Advanced Methods For Trending Debt Payoff Strategies

**Shameka Landers**



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