# 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.

# benefys

- 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**

**Terry C. Jones** 

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