PAYING OFF DEBT WITH THE

debt avalanche



List all your debts from largest to smallest interest rate.



Pay minimums on every debt except the first debt (the one with the biggest interest rate).



Pay as much as you can on the first debt until you pay it off.



Once the first debt is paid, roll that payment (minimum plus extras) over to the next debt on the list.



Repeat until all your debts are paid and you are debt free!!!

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R Barnett

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Introduction to Personal Finance Kristen Carioti,2024-03-18 Introduction to Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance Regardless of their financial background or career aspirations students will walk away with a clear roadmap for setting and achieving their financial goals

Financially Lit! Jannese Torres, 2024-04-30 Build financial literacy improve your money management skills and make the dinero work for you In many immigrant households money isn't often a topic of discussion so financial education can be minimal especially when a family is just trying to survive the day to day Despite being the largest minority group in the United States the Latino community still faces cultural and systemic barriers that prevent them from building wealth As a first generation Latina Jannese Torres award winning money expert educator and podcaster knows these unique challenges well She set out to pursue the traditional American Dream becoming the first woman in her family to graduate from college climb the corporate ladder and secure the six figure paycheck only to find herself miserable and unfulfilled She soon realized that everything she d been taught about money and success wasn t as it seemed After discovering the true meaning of wealth Torres resolved to pave her own path leaving the life she was told she should want for one of entrepreneurship autonomy and financial freedom In Financially Lit Torres offers you culturally relevant and relatable personal finance advice that will allow you to finally feel seen heard and understood Whether it s the guilt you feel from being the first person to make it while members of your family are still struggling or the way financial trauma manifests itself in negative and limiting beliefs around money Torres is here to guide you through it all With the warmth and no nonsense wisdom of someone who s been there before Torres will teach you how to set boundaries with your dinero protect yourself from financial abuse navigate the complicated relationship between amor and money invest like a white dude or better With Financially Lit at your side you ll harness the powerful ways money can be used to create the life of your dreams and be empowered to step into financial freedom Own Your Money Michela Allocca, 2023-05-30 Join TikTok star Michela Allocca BreakYourBudget for a crash course in everything personal finance In Own Your Money Michela shares all the tools you need to manage save invest and set a routine to improve your financial life You ll find chapters for Budgeting Don t make it a dreaded B word Learn about various strategies including 50 30 20 zero based and 3 bucket budgets How to save It s all about being SMART specific measurable achievable relevant and time bound How to spend money That's right a plan for spending is important too With a quick analysis of values and priorities you can spend without feeling guilt yes even on fancy coffee Investing Learn the difference between 401ks and IRAs investment types from index funds to target date funds and relate it all back to core concepts in investing like diversification Jobs and careers If your dream job doesn t exist join the club Learn how to find satisfaction through the tasks you want to do networking and career pivots Increase your earning potential Set yourself up for a raise promotion negotiate a job offer and figure out if a side hustle is right for you With illustrations helpful charts and

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