

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 Guide

Jiyuan Zhang



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Moody's Transportation Manual, 1983 *A Guide to Facilities Planning* Robert W. James, Paul A. Alcorn, 1991

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