

List your debts, add an extra payment and follow the snowball.

[illegible]

## FIRST MONTH OF THE PLAN

1. Write every debt down with its balance, yearly interest rate (APR) and minimum payment.
2. Number the debts from the smallest balance (1) to the largest (5). That is the snowball order.
3. Pay the minimum on every debt each month, and put the extra payment on debt number 1.
4. When debt 1 is paid off, add its payment to debt 2. Keep going until the last debt is gone.

[illegible]

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Write the balance of each debt at the end of every month.

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