

List it all. Then attack it in order.

List every debt from smallest to largest balance. Pay minimums on everything; throw extra at the smallest. As each one falls, roll its payment into the next. This is the snowball — it works because seeing progress keeps you going.

YOUR DEBTS

#	CREDITOR / DEBT	BALANCE	APR	MINIMUM	EXTRA \$	PAYOFF DATE
1	_____	\$ _____	_____	\$ _____	\$ _____	_____
2	_____	\$ _____	_____	\$ _____	\$ _____	_____
3	_____	\$ _____	_____	\$ _____	\$ _____	_____
4	_____	\$ _____	_____	\$ _____	\$ _____	_____
5	_____	\$ _____	_____	\$ _____	\$ _____	_____
6	_____	\$ _____	_____	\$ _____	\$ _____	_____
7	_____	\$ _____	_____	\$ _____	\$ _____	_____
8	_____	\$ _____	_____	\$ _____	\$ _____	_____
TOTAL		\$ _____		\$ _____	\$ _____	

THE PLAN

1. Order your debts smallest balance to largest, regardless of interest rate. Sort the list above.
2. Pay minimums on every debt. Throw every extra dollar at debt #1 until it's gone.
3. Once #1 is paid off, roll its full payment into #2. Then #2 into #3. Repeat.
4. Don't take on new debt while paying these off. Cut up the cards if you have to.
5. Celebrate each payoff. The wins compound, and so does the motivation.