



KICK DEBT *To the curb!*

BABY STEP 2

Pay off all debt with the debt snowball

What could you do if you didn't owe anyone your paycheck? That means no student loans, no credit card bills, no car payments—no debt. With the debt snowball, you'll pay off the smallest debt first and work your way up to the largest. Don't worry about the interest rates; it's all about behavior change, not math.



1 List your debts smallest to largest.

2 Attack the smallest debt with a vengeance!

3 Repeat this method as you roll your way through debt.

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