

# The Debt Snowball

## CHAPTER 4, LESSON 6

### NAMES

Demi

Sophia Dipilla

### DATE

### DIRECTIONS

Work with your group to evaluate the financial information listed below and create a plan to pay off the debt in the least amount of time possible using the debt snowball.

Use the planning form to help you create a plan. Don't start your debt snowball until you have discussed ideas with your group and agreed upon a course of action.

Use the debt snowball form to create a plan to pay off the debt.

DEBT	INTEREST RATE	CURRENT BALANCE	MINIMUM PAYMENT
MasterCard	19.90%	\$600	\$22
Visa	23.95%	\$2,545	\$39
Car Loan	4.80%	\$16,800	\$465
Student Loan	6.80%	\$18,400	\$220
Best Electronics	22.65%	\$1,015	\$29
House Mortgage	7.50%	\$124,878	\$1,025

- **Additional Information:** This person is single, a recent college graduate, and has no children.
- **Gross Income:** \$40,000
- **Taxes:** 20% of gross
- **Monthly Expenses:**
  - \$60 cell phone
  - \$45 cable TV
  - \$85 insurance
  - \$65 electricity
  - \$250 automobile fuel
  - \$250 food

*\*Hint: Consider increasing income or decreasing expenses as ways to pay off debt faster. Some ideas might include getting an extra part-time job, dropping cable/satellite TV, selling or no longer driving your car, and using public transportation.*

# Chapter 4 Student Activity Sheet The Debt Snowball Answers

**JR Anderson**



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