YOUR FREE GIFT

DEBT SNOWBALL *Starter* KIT

Start your payoff in 7 days



DEBT LIST + METHOD CHOOSER + DEBT-FREE DATE SHEET

WELCOME

Start Here

If looking at what you owe makes your stomach drop, you're not bad with money. You just never had a path with a real end date. This short kit gives you the first steps of that path.

What's inside

PAGE	WHAT YOU DO	TIME
3 Debt Inventory	List every debt in one place	10 min
4 Method Chooser	Pick Snowball or Avalanche	3 min
5 Debt-Free Date	Turn "someday" into a date	7 min
6 Your First 7 Days	A day-by-day checklist	1 week

HOW TO USE IT

Print it, or open it where you can type on it. Set aside 20 uninterrupted minutes for pages 3 to 5. If you only do one thing today, do those three pages.

BEFORE YOU BEGIN

This kit is an educational and organizational tool. It is not financial, legal, tax or investment advice. Examples are illustrations, and your results will vary.

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STEP 1

Your Debt Inventory

List every debt you are paying down: credit cards, store cards, personal loans, medical bills, car loans, student loans. Find the numbers on your latest statement. If you don't know a rate, look for "APR" or call the number on the back of the card.

#	DEBT NAME	BALANCE	MIN. PAYMENT	APR
1		$	$	%
2		$	$	%
3		$	$	%
4		$	$	%
5		$	$	%
6		$	$	%
	TOTAL	**$**	**$**	

TIPS FOR THIS STEP

Round to the nearest dollar: finishing matters more than precision. If you feel a knot in your stomach, that's normal. Take one breath and keep writing. This is the hardest step.

STEP 2

Choose Your Method

Both methods work. The best one is the one you will keep doing.

Snowball: smallest balance first

Pay the minimum on everything, and put every extra dollar on the smallest balance. When it is gone, roll its payment onto the next smallest. *Best for people who need quick wins and motivation.*

Avalanche: highest interest rate first

Pay the minimum on everything, and put every extra dollar on the debt with the highest rate. When it is gone, roll its payment onto the next highest. *Best for people who want to pay the least interest overall.*

Quick chooser

"I need to feel progress soon"	**Snowball**
"I'm motivated by numbers and savings"	**Avalanche**
"I can't decide"	Avalanche if your rates differ a lot, Snowball if they are all similar

MY CHOICE

☐ Snowball ☐ Avalanche

My extra payment each month: **$**_____

STEP 3

Your Debt-Free Date

This step turns "someday" into a date. Do it in five moves.

1. Add up all your minimum payments: **$**_____
2. Add your extra monthly amount. This is your **total monthly payoff amount**: **$**_____
3. Pay the minimum on every debt. Put all the extra on your **target debt** (first in your method's order).
4. When that debt hits zero, add its whole payment to the next one. This "rolling" is what makes the payoff speed up.
5. Keep going month by month until the last balance reaches zero. Count the months and add them to today's date.

Your date

Today's date: _____ Months to zero: _____

My debt-free date: _____

> TREAT IT AS AN ESTIMATE
>
> *Interest and real life move the numbers a little. The point is to have a clear target you can adjust, not a promise.*

YOUR FIRST WEEK

Your First 7 Days

One small step a day. Tick each box when it is done.

DAY	YOUR STEP	✓
Day 1	Gather your latest statements (or open your banking apps).	☐
Day 2	Fill in your Debt Inventory (page 3). Round to the nearest dollar.	☐
Day 3	Choose Snowball or Avalanche (page 4).	☐
Day 4	Decide your extra monthly payment, even if it is small.	☐
Day 5	Calculate your debt-free date (page 5).	☐
Day 6	Write your date where you will see it every day.	☐
Day 7	Pick one weekly day and time for a 10-minute money check-in.	☐

IF YOU MISS A DAY

Nothing is ruined. Do that step the next day and keep going. A missed day is a schedule change, not a failure.

WHAT'S NEXT

Keep Going With the Full Planner

This kit gets you started. The **Debt Snowball Planner** keeps you going until your last balance reaches zero.

INSIDE THE FULL PLANNER
A 25-page planner: worked example, month-by-month calendar, momentum tracker, setbacks script and a 12-week check-in log
Monthly and paycheck-by-paycheck budget worksheets
An interactive Planner app: compare Snowball and Avalanche side by side, see your roadmap and log your progress

GET THE FULL PLANNER

$27, instant access.

[PLANNER LINK - to be added when the checkout is ready]

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