Debt Snowball Starter

The pile can feel heavy.

You are not behind, and you do not have to fix it all at once. This sheet is a simple way to see the list and take one small step.

WHAT THE SNOWBALL METHOD IS

The snowball method works like this. You line up what you owe, smallest balance first. You pay the minimum on all, put any extra on the smallest, then roll it to the next.

Why: finishing the smallest one first can make the next step feel possible.

YOUR LIST, SMALLEST BALANCE FIRST

Write who you owe. Number them with 1 as the smallest balance. Mark Done when one is finished. Leave the amounts off this page.

Who I owe	Smallest-first order #	Done ✓
		☐
		☐
		☐
		☐
		☐
		☐

ONE SMALL STEP FOR TODAY

Write the first name on your list, or gather one statement you still need.

Today I will: _____

A fuller printable planner is available at
https://smallstepsbigconcepts.com/debt-payoff-planner/?ref=printable-debt

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This is an organizing tool, not financial advice. I'm David, and I'm not a financial advisor.

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