

# The Debt Snowball

Month/Year	Credit Card #1		Credit Card #2		Auto Loan		Home Equity Loan		Student Loan	
	Balance	Payment	Balance	Payment	Balance	Payment	Balance	Payment	Balance	Payment
	Balance	\$ 6,567	Balance	\$ 5,534	Balance	\$ 14,656	Balance	\$ 13,289	Balance	\$ 18,370
	Rate	18.99%	Rate	12.99%	Rate	9%	Rate	7.95%	Rate	4.25%
	Min Pmt	\$ 200.00	Min Pmt	\$ 165.00	Min Pmt	\$ 440.00	Min Pmt	\$ 400.00	Min Pmt	\$ 550.00
Jan-07	\$ 6,170.92	(\$500)	\$ 5,428.91	(\$165.00)	\$ 14,325.92	(\$440.00)	\$ 12,977.04	(\$400.00)	\$ 17,885.06	(\$550.00)
Feb-07	\$ 5,768.58	(\$500)	\$ 5,322.67	(\$165.00)	\$ 13,993.36	(\$440.00)	\$ 12,663.01	(\$400.00)	\$ 17,398.40	(\$550.00)
Mar-07	\$ 5,359.87	(\$500)	\$ 5,215.29	(\$165.00)	\$ 13,658.31	(\$440.00)	\$ 12,346.90	(\$400.00)	\$ 16,910.02	(\$550.00)
Apr-07	\$ 4,944.69	(\$500)	\$ 5,106.75	(\$165.00)	\$ 13,320.75	(\$440.00)	\$ 12,028.70	(\$400.00)	\$ 16,419.91	(\$550.00)
May-07	\$ 4,522.93	(\$500)	\$ 4,997.03	(\$165.00)	\$ 12,980.66	(\$440.00)	\$ 11,708.39	(\$400.00)	\$ 15,928.07	(\$550.00)
Jun-07	\$ 4,094.51	(\$500)	\$ 4,886.12	(\$165.00)	\$ 12,638.01	(\$440.00)	\$ 11,385.96	(\$400.00)	\$ 15,434.48	(\$550.00)
Jul-07	\$ 3,659.31	(\$500)	\$ 4,774.01	(\$165.00)	\$ 12,292.80	(\$440.00)	\$ 11,061.39	(\$400.00)	\$ 14,939.14	(\$550.00)
Aug-07	\$ 3,217.21	(\$500)	\$ 4,660.69	(\$165.00)	\$ 11,944.99	(\$440.00)	\$ 10,734.68	(\$400.00)	\$ 14,442.05	(\$550.00)
Sep-07	\$ 2,768.13	(\$500)	\$ 4,546.14	(\$165.00)	\$ 11,594.58	(\$440.00)	\$ 10,405.79	(\$400.00)	\$ 13,943.20	(\$550.00)
Oct-07	\$ 2,311.93	(\$500)	\$ 4,430.36	(\$165.00)	\$ 11,241.54	(\$440.00)	\$ 10,074.73	(\$400.00)	\$ 13,442.58	(\$550.00)
Nov-07	\$ 1,848.52	(\$500)	\$ 4,313.31	(\$165.00)	\$ 10,885.85	(\$440.00)	\$ 9,741.48	(\$400.00)	\$ 12,940.19	(\$550.00)
Dec-07	\$ 1,377.77	(\$500)	\$ 4,195.01	(\$165.00)	\$ 10,527.50	(\$440.00)	\$ 9,406.01	(\$400.00)	\$ 12,436.02	(\$550.00)
Jan-08	\$ 899.57	(\$500)	\$ 4,075.42	(\$165.00)	\$ 10,166.45	(\$440.00)	\$ 9,068.33	(\$400.00)	\$ 11,930.07	(\$550.00)
Feb-08	\$ 413.81	(\$500)	\$ 3,954.53	(\$165.00)	\$ 9,802.70	(\$440.00)	\$ 8,728.41	(\$400.00)	\$ 11,422.32	(\$550.00)
Mar-08	\$ (0.00)	(\$420)	\$ 3,752.34	\$ (245.00)	\$ 9,436.22	(\$440.00)	\$ 8,386.23	(\$400.00)	\$ 10,912.77	(\$550.00)
Apr-08			\$ 3,127.96	(\$665.00)	\$ 9,066.99	(\$440.00)	\$ 8,041.79	(\$400.00)	\$ 10,401.42	(\$550.00)
May-08			\$ 2,496.82	(\$665.00)	\$ 8,694.99	(\$440.00)	\$ 7,695.07	(\$400.00)	\$ 9,888.26	(\$550.00)
Jun-08			\$ 1,858.85	(\$665.00)	\$ 8,320.21	(\$440.00)	\$ 7,346.05	(\$400.00)	\$ 9,373.28	(\$550.00)
Jul-08			\$ 1,213.97	(\$665.00)	\$ 7,942.61	(\$440.00)	\$ 6,994.71	(\$400.00)	\$ 8,856.48	(\$550.00)
Aug-08			\$ 562.11	(\$665.00)	\$ 7,562.18	(\$440.00)	\$ 6,641.05	(\$400.00)	\$ 8,337.84	(\$550.00)
Sep-08			\$ (0.00)	(\$568.20)	\$ 7,082.09	\$ (536.80)	\$ 6,285.05	(\$400.00)	\$ 7,817.37	(\$550.00)
Oct-08					\$ 6,030.21	(\$1,105.00)	\$ 5,926.69	(\$400.00)	\$ 7,295.06	(\$550.00)
Nov-08					\$ 4,970.44	(\$1,105.00)	\$ 5,565.95	(\$400.00)	\$ 6,770.90	(\$550.00)
Dec-08					\$ 3,902.72	(\$1,105.00)	\$ 5,202.83	(\$400.00)	\$ 6,244.88	(\$550.00)
Jan-09					\$ 2,826.99	(\$1,105.00)	\$ 4,837.30	(\$400.00)	\$ 5,717.00	(\$550.00)
Feb-09	This example assumes an additional \$300 added to the existing \$1,755 in minimum payments				\$ 1,743.19	(\$1,105.00)	\$ 4,469.34	(\$400.00)	\$ 5,187.24	(\$550.00)
Mar-09					\$ 651.26	(\$1,105.00)	\$ 4,098.95	(\$400.00)	\$ 4,655.61	(\$550.00)
Apr-09					\$ (0.00)	(\$656.15)	\$ 3,277.26	\$ (848.85)	\$ 4,122.10	(\$550.00)
May-09							\$ 1,793.97	(\$1,505.00)	\$ 3,586.70	(\$550.00)
Jun-09							\$ 300.86	(\$1,505.00)	\$ 3,049.40	(\$550.00)
Jul-09							\$ (0.00)	(\$302.85)	\$ 1,308.05	\$ (1,752.15)
Aug-09									\$ (0.00)	\$ (1,312.69)

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