ADDITIONAL FUNDS

DEBT AVALANCHE FORM

It's time to change the face of your mountain of debt! List your debts in order, from the smallest balance to the largest. Don't worry about interest rates, unless two debts have a similar payoff balance. In that case, list the one with the higher interest rate first. As you pay off debts, you'll build momentum to push you through to the finish. The small, early victories of paying off your lowest debts first will help keep you motivated, so you'll be able to stay the course.

The idea of the Avalanche is simple: pay minimum payments on all of your debts except for the smallest one. For the smallest debt, you use every extra dollar you can get your hands on and attack it until it is gone. Then, you attack the second one.

Every time you pay a debt off, you add its old minimum payment to the next debt down the form. As you pay down your debts, the face of the mountain changes. Get it?

Remember: The "New Payment" is the total of the previous debt's payment PLUS the current debt's minimum. As these payments compound, you'll start making huge payments as you work down the list.

NOTE: You must commit to consistently make the total payment (all minimum payments plus additional funds amount) until all your consumer debt is gone. That is how you are going to win!

Let's get to it!

Item	Total Payoff	Minimum Payment	New Payment

DEBT AVALANCHE FORM

ADDITIONAL FUNDS

Item	Total Payoff	Minimum Payment	New Payment