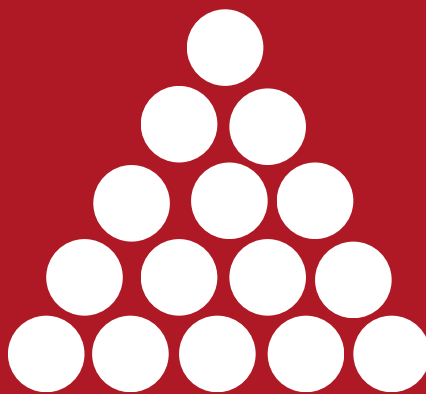
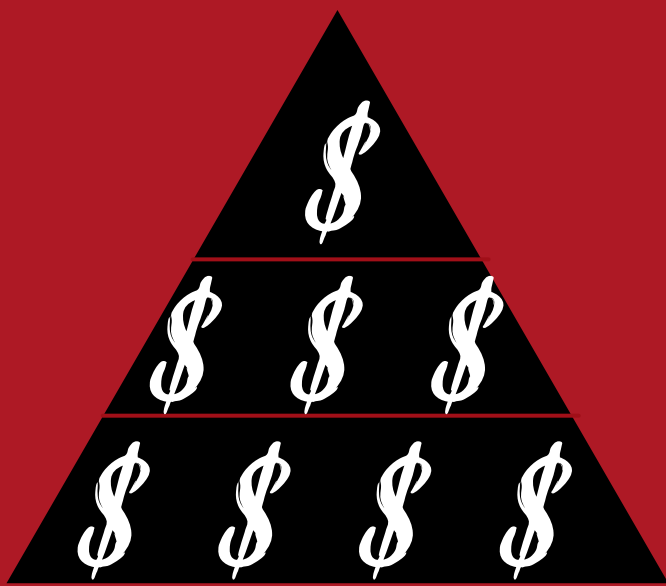


# • Snowball vs Avalanche •



**Snowball method:**  
You pay off your debts from smallest balance to largest balance, regardless of interest rates.

**This method keeps you motivated. You see the smaller debt being eliminated quickly which gives you confidence to overcome the bigger debt.**



**Avalanche method:**  
You pay your debts from highest interest rate to lowest interest rate, regardless of balance.

**In the long run you will pay a little less in interest.**

**The best method is the one YOU can stick to.**