Which **Debt Method** is Right for You?

Debt Snowball

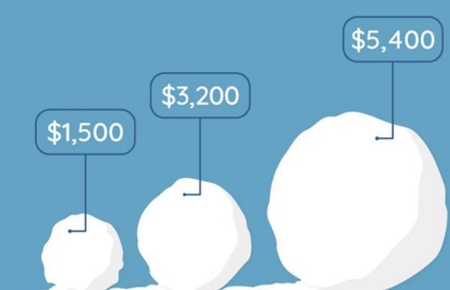
Make minimum payments on all credit cards except the one with the smallest balance.

↓

With that one, pay as much as you can until it's paid off. Repeat with the next smallest balance.

↓

Best for people who need immediate results to stay motivated.



SMALLEST BALANCE

VS

Debt Avalanche

Focus payments on the credit card with the highest interest rate.

↓

Once it's paid off, move onto the card with the next highest rate.

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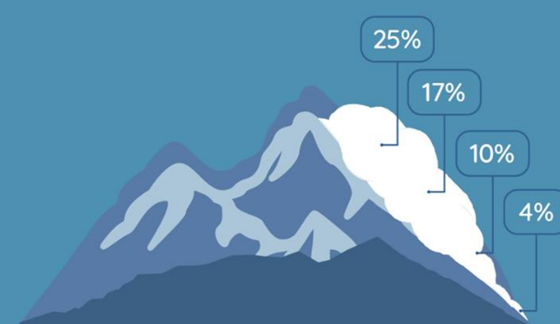
Best for people who can stick with long-term goals even without immediate results.



HIGHEST INTEREST RATE