\$1,000 Emergency Fund

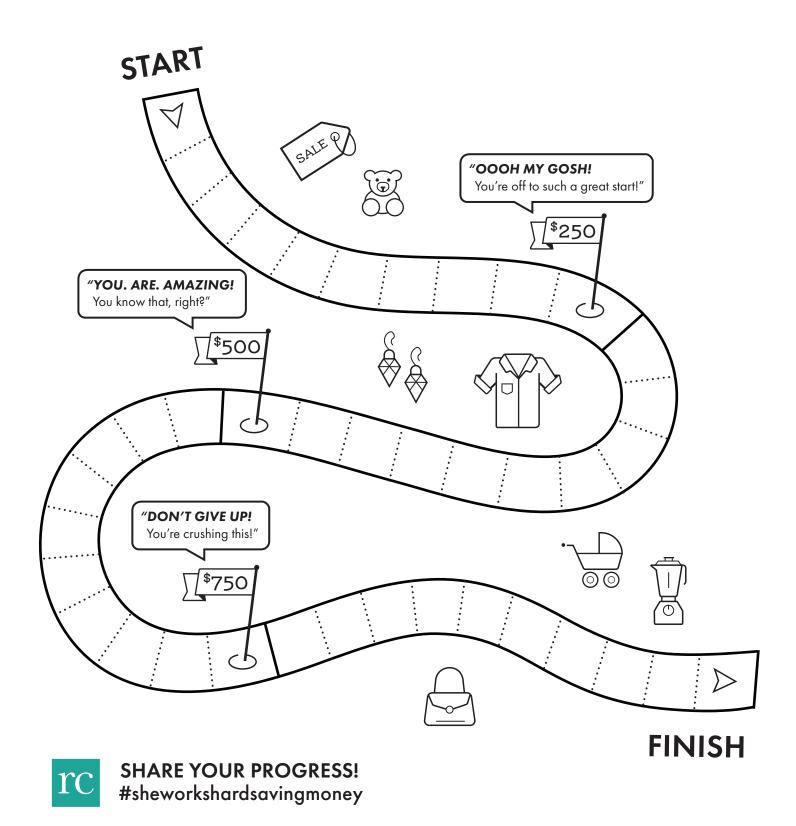
HOW IT WORKS:

WANT A BOOST?

Each block represents \$25. As you save, color them in and keep track of your progress!

Sell unwanted or unused items to help you reach your goal faster!

Color in the items along the path that you've sold or draw your own!



HOW IT WORKS:

- List out your debts (except your mortgage) and their balances from smallest to largest, regardless of interest rates.
- Next, add up the balances and write that number at the bottom of this sheet under "Total Debt."
- **3.** Fill in the minimum monthly payment for each debt.
- 4. Now apply the debt snowball power. Take the minimum monthly payment amount from your first debt and add it to the next debt's minimum monthly payment. Fill in that new amount you'll pay next to "Snowball Payment."
- Repeat step number 4 for each remaining debt. Instead of adding the minimum monthly payment, though, add the previous month's snowball payment amount.
- 6. Print out a tracking sheet (included on the next page) for each debt you have. Color it in and watch your debt snowball build momentum as you start paying off your debts faster and faster!

1	NAME: BALANCE:	\$ MIN. MONTHLY PAYMENT:	\$
2	NAME: BALANCE:	\$ MIN. MONTHLY PAYMENT: SNOWBALL PAYMENT:	\$ \$
3	NAME: BALANCE:	\$ MIN. MONTHLY PAYMENT: SNOWBALL PAYMENT:	\$ \$
4	NAME: BALANCE:	\$ MIN. MONTHLY PAYMENT: SNOWBALL PAYMENT:	\$ \$
5	NAME: BALANCE:	\$ MIN. MONTHLY PAYMENT: SNOWBALL PAYMENT:	\$ \$
6	NAME: BALANCE:	\$ MIN. MONTHLY PAYMENT: SNOWBALL PAYMENT:	\$ \$
7	NAME: BALANCE:	\$ MIN. MONTHLY PAYMENT: SNOWBALL PAYMENT:	\$ \$

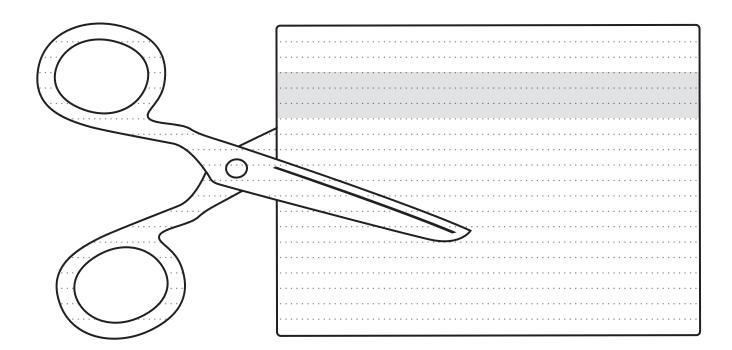
TOTAL DEBT (\$



DEBT NAME: ___

MONTHLY PAYMENT

SNOWBALL PAYMENT



Each row represents this smaller amount. Color in a row as you pay off that amount.

AMOUNT OWED

AMOUNT PER ROW

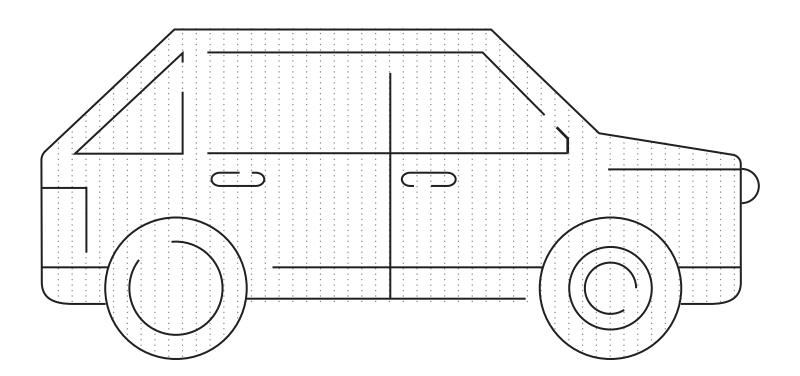




DEBT NAME: _____

MONTHLY PAYMENT

SNOWBALL PAYMENT



Each column represents this smaller amount. Color in a column as you pay off that amount.

AMOUNT OWED

AMOUNT PER COLUMN

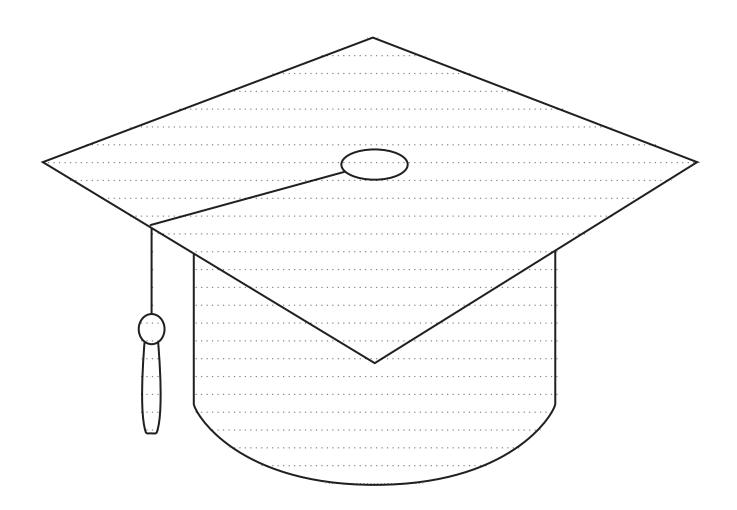




DEBT NAME: ___

MONTHLY PAYMENT

SNOWBALL PAYMENT



Each row represents this smaller amount. Color in a row as you pay off that amount.

AMOUNT OWED

AMOUNT PER ROW



3-6 Month Emergency Fund

