



**SIDE EFFECTS**  
**INCLUDE DEBT**

# Debt Snowball vs. Debt Avalanche

Two common debt payoff strategies, one nervous system.



YOU ARE NOT YOUR FINANCIAL SYMPTOMS. *Small steps still count.*

	Debt Snowball	Debt Avalanche
<b>Main Focus</b>	Pay smallest balances first	Pay highest interest rates first
<b>Best For</b>	Motivation and momentum	Saving more money long-term
<b>Emotional Advantage</b>	Quick wins build encouragement	Feels mathematically efficient
<b>Potential Downside</b>	May pay more interest overall	Progress can feel emotionally slower
<b>Works Well If You...</b>	Need visible progress to stay motivated	Can stay consistent without quick wins

## Example Debt Breakdown

Debt	Balance	Interest Rate
Medical Bill	\$900	0%
Credit Card	\$6,000	28%
Car Loan	\$11,000	7%
Student Loan	\$25,000	5%

### Snowball Order

1. Medical Bill
2. Credit Card
3. Car Loan
4. Student Loan

### Avalanche Order

1. Credit Card
2. Car Loan
3. Student Loan
4. Medical Bill

### Financial Reality Check

The "best" pay off strategy is usually the one you can realistically stick with long enough to see progress.

### Possible Treatment Plan

Choose the strategy that lowers the chances of giving up entirely. Emotional sustainability matters almost as much as math.

## Common Financial Symptoms

- Feeling overwhelmed by multiple balances
- Losing motivation because progress feels invisible
- Paying minimums without a clear strategy
- Constantly changing payoff methods after doom-scrolling finance advice

### Hybrid Approach

Some people start with the snowball method for quick momentum, then switch to avalanche later to reduce long-term interest costs. Personal finance does not have to be all-or-nothing.