## My Overall Debt Picture

Step One: Decide if you want to pay off your debt with the highest interest rate first OR the smallest debt balance first.

Step Two: List all of your debts from either the highest interest rate or smallest balances (depending on your decision above).

DEBT PRIORITY	DEBT NAME	STARTING BALANCE	INTEREST RATE	MINIMUM PAYMENT	PAID OFF?

Step Theee: Pay minimum payments on all your debts except for either the smallest balance or highest interest rate debt (depending on your decision from step one). Put all of your extra money into the smallest balance or highest interest rate debt until it's paid off.

Start paying off your second smallest balance or highest interest debt. Pay the minimum payment, any extra money you have, AND the minimum payment that you used to pay off your first debt from above.

Step Fwe: Continue this debt plan until all of your debts are paid off!