

Snowball method: pay the minimum on every debt, then put every spare amount on the smallest balance. Clearing a whole debt early keeps the plan going. List your debts below from smallest balance to largest.

[illegible]

Age Group	Percentage
18-24	15%
25-34	25%
35-44	20%
45-54	15%
55-64	10%
65-74	5%
75-84	3%
85+	2%