INCLUDED FREE WITH YOUR PAYOFF PLANNER

5 Bonus Guides
To Help You Choose And Stick To Your Plan

Avalanche vs. Snowball, Which Fits Your Personality	$17
12-Month Printable Payment Tracker	$12
10 Questions Before You Choose Your Method	$9
How to Read Your Real Interest Rate	$15
How to Talk to Your Partner About The Plan	$12
Total Bonus Value	**$65**

Crush-Debt

BONUS 1, $17 VALUE

CHEAT SHEET

Avalanche vs. Snowball, which fits you

Both methods get you to zero. The one that actually works is the one you stick with. Answer honestly.

IF THIS SOUNDS LIKE YOU	USE THIS METHOD
You want to save the most money possible and don't mind waiting for the first win.	**Avalanche.** Attack the highest interest rate first. Mathematically fastest and cheapest.
You've tried to pay off debt before and lost motivation halfway through.	**Snowball.** Attack the smallest balance first. The quick wins keep you going.
You're paying 20%+ interest on at least one card.	**Avalanche.** That interest rate is actively working against you every single month.
You need proof, to yourself or your family, that this plan is actually working.	**Snowball.** A debt disappearing completely, even a small one, is proof you can feel.

NO WRONG ANSWER

Your Payoff Planner already calculates both methods side by side. If you're not sure, start with Snowball, get one debt to zero, then switch to Avalanche once you've felt the momentum.

BONUS 2, $12 VALUE

PRINTABLE TRACKER

Your 12-month payment tracker

Print this page. Cross off each month as you make your payment. Watching the grid fill in matters more than it sounds.

MONTH 1
DATE PAID
BALANCE REMAINING

MONTH 2
DATE PAID
BALANCE REMAINING

MONTH 3
DATE PAID
BALANCE REMAINING

MONTH 4
DATE PAID
BALANCE REMAINING

MONTH 5
DATE PAID
BALANCE REMAINING

MONTH 6
DATE PAID
BALANCE REMAINING

MONTH 7
DATE PAID
BALANCE REMAINING

MONTH 8
DATE PAID
BALANCE REMAINING

MONTH 9
DATE PAID
BALANCE REMAINING

MONTH 10
DATE PAID
BALANCE REMAINING

MONTH 11
DATE PAID
BALANCE REMAINING

MONTH 12
DATE PAID
BALANCE REMAINING

Your Payoff Planner spreadsheet already tracks this automatically, use this page if you'd rather see it on paper too.

BONUS 3, $9 VALUE

CHECKLIST

10 questions before you choose your method

Five minutes of honesty here saves you months of switching plans later.

- [ ] Have I stuck with a savings or payoff plan for 3+ months before, or do I usually stop within weeks?
- [ ] Is any single debt charging me more than 15% interest?
- [ ] Do I need to see visible progress to stay motivated, or am I comfortable trusting the math?
- [ ] How many separate debts am I juggling right now?
- [ ] Is my smallest debt also one of my higher-interest ones? That changes the calculation.
- [ ] Am I doing this alone, or does my partner need to see progress too?
- [ ] How much extra can I realistically commit each month, not the optimistic number, the honest one?
- [ ] Do I have any debt with a looming legal or collection deadline that should jump the line regardless of method?
- [ ] Would losing momentum halfway through set me back further than starting slower but sticking with it?
- [ ] If I picked the "wrong" method, could I switch later without feeling like I failed?

BONUS 4, $15 VALUE

QUICK GUIDE

How to read your real interest rate

The number on your statement isn't always the number that matters. Here's how to find the real cost.

TERM	WHAT IT ACTUALLY MEANS
APR (Annual Percentage Rate)	The full yearly cost of borrowing, including most fees. This is usually the number to compare across cards and loans.
Nominal / interest rate	Just the interest, without fees. Can look lower than APR while costing the same or more overall.
Introductory / promo rate	A temporary low rate that expires, check the statement for the date it reverts to the standard rate.
Minimum payment trap	Paying only the minimum on a 22% card can mean over 70% of your payment goes to interest, not the balance.

WHERE TO LOOK

Your monthly statement is required to show your APR by law. If you can't find it, call the number on the back of the card and ask directly, "What is my current APR on this account?"

Enter the APR, not a promotional rate, into your Payoff Planner. The Avalanche method only works correctly with real numbers.

BONUS 5, $12 VALUE

SCRIPT

Talking to your partner about the plan

You don't need a perfect conversation. You need one that doesn't turn into a fight.

1. **Pick a calm moment, not mid-argument**
   "Can we sit down for 15 minutes this week and look at our debt plan together? Not to stress about it, just to have the same picture."

2. **Show the plan, not just the problem**
   "I put together a list of what we owe and a plan to get to zero. I want to walk through it with you."

3. **Ask before you assign**
   "What feels realistic to you for extra payments each month? I don't want to set a number that stresses us out."

4. **If blame comes up, redirect it**
   "I'm not trying to figure out how we got here. I'm trying to figure out how we get out, together."

5. **Agree on one check-in date**
   "Let's look at this again on the 1st of next month, just 10 minutes, so it never feels like a surprise conversation again."

That's all 5 bonuses. Now open your Payoff Planner.

Enter your real numbers on the Debts tab, set your extra monthly payment, and the spreadsheet does the rest, priority order, payoff date, and total interest for both methods.