



Hello there & welcome to the Debt Free Diva Snowball worksheet!

Before you dive on in and start using the Snowball worksheet, I want to make sure you know what it is and why you'll definitely want to start using it straight away.

Honestly, it's so powerful, and it was one of the key first steps I took at the start of my 3 year journey to repay \$97,248 of debt. Don't push this step aside because you think it's too hard, too time consuming or maybe you're thinking it looks too easy and can't possibly be useful! Take control and don't let that debt bully you!

If you want to change your money situation for the better and create financial freedom on your terms, you need to do the work. (And I'm here to guide you along with my trusty sidekick Teddy. Don't know about Teddy? [Then you'll want to read my story!](#)).

How to use the Snowball worksheet:

1. List the debts you have starting with the smallest one first right through to the largest.
2. Write in the minimum repayments for each debt (this is **REALLY IMPORTANT** because you need to keep up to date with all payments).
3. Write in how much extra per month you could afford to pay towards the FIRST DEBT. And remember, anything helps, even \$1.
4. When the top debt is paid off, include the minimum repayment amount PLUS any extra that you can pay into the next debt's extra payment column.
5. Repeat the process until you're at the end of the worksheet.

Now it's your turn.

Print off the worksheet, make sure you've got information on all your debts handy, flick those heels off, grab a cuppa and let's get on with it!



Debt	Balance	Interest rate	Minimum repayment	Extra payment	Paid <input checked="checked" type="checkbox"/>

Remember, celebrate your successes, no matter how small because they're helping you achieve financial freedom on your terms.



So, have you done it?

Have you completed the Snowball worksheet?

I hope so. Because no one can do the work for us.

Just like you, I had to commit and take action to repay all my debt. And I know it's not easy and sometimes the people you know (and even those you don't!) will laugh at you, tell you it's impossible and that you're being stupid, and they won't understand why you're so focused on paying off your debt.

The thing is, they're not you!

And they don't realise just how determined you are to do this! **You dream of financial freedom on your terms and the debt snowball worksheet is going to help you on the way.**

Seriously, I had people laugh at me and said I couldn't pay of \$97,248 of debt. AND I DID! In 3 years. And when you add in interest, I actually paid a staggering \$113,375.40.

Which leads me to this very important point...

WHO YOU SURROUND YOURSELF WITH MATTERS

So, if we're not connected on social media yet (what?!?) jump on over to these places...

[Facebook](#)

[Instagram](#)

Because you'll want to be surrounded by people who get what you're going through and will cheer you on to achieve financial freedom on your terms.

When you post about your debt free journey and how the Snowball method is helping you, remember to tag me on your posts #debtfreedivanz.

Good luck! (actually, you don't need luck – you're going to put in the work and achieve the results).

- Tracy (and Teddy)