MULTIPLE CREDIT CARDS

THE STRATEGIC PAYOFF SYSTEM

TOTAL DEBT EXAMPLE
$10,800

YOUR CARD INVENTORY

STORE CARD	REWARDS	OLD CARD	CASH BACK
$2,000	$5,000	$800	$3,000
22.99%	18.99%	15.99%	24.99%

CHOOSE YOUR STRATEGY

AVALANCHE — Highest Interest First

1	2	3	4
CASH BACK	STORE	REWARDS	OLD
24.99%	22.99%	18.99%	15.99%

TOTAL INTEREST **$3,736** | PAYOFF TIME **37 mo** | ✓ SAVES MOST

SNOWBALL — Lowest Balance First

1	2	3	4
$800	$2,000	$3,000	$5,000
OLD	STORE	CASH BACK	REWARDS

TOTAL INTEREST **$3,936** | FIRST WIN **Month 5** | ✓ FASTEST WIN

THE 4-STEP SYSTEM

01 LIST — Balance, APR, minimum for each card

02 CHOOSE — Avalanche or Snowball based on your style

03 TARGET — Minimums everywhere, extra to ONE card

04 ROLL — Paid off? Add payment to the next card

$400/MONTH PAYOFF TIMELINE (SNOWBALL ORDER)

CRITICAL INSIGHTS

- NEVER skip minimums—late fees and penalty APRs destroy progress
- Keep paid cards OPEN—closing hurts your credit utilization ratio
- Extra payments go to ONE card only—spreading them wastes money
- 0% balance transfers: 3% fee vs 20%+ interest = about $1,500 saved in our example

$1.26T	$6,659	22.15%	$200	37
U.S. CARD DEBT Q2 2026	AVG CARD DEBT (MAR 2026)	AVG APR Q2 2026	AVALANCHE SAVES	MONTHS TO FREE

THE HYBRID APPROACH

Quick wins + maximum savings: Pay off any card under $1,000 first (momentum), then switch to avalanche (highest rate) for remaining cards.

SMALL WINS → HIGH RATES

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Calculations based on a $400/month budget. Averages: NY Fed and Fed G.19 (Q2 2026), Experian (March 2026 data). Educational content, not financial advice.