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Debt Snowball Definition Preferred method of debt repayment; includes a list of all debts organized from smallest to largest balance; minimum payments are made to all debts except for the smallest, which is attached with the largest possible payments.

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Transcript of Chapter 4: Dangers of Debt. TRUTH: Going into debt for emergencies is never a good idea. TRUTH: Debt consolidation is a con. The interest rate on consolidated debts saves little to no money, so you're better off paying debts separately. Plus smaller payments means more time in debt.

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