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Compare Side-by-Side · Trusted Reviews · Review Top Brands · Compare Multiple Options. Goes Quickly |Because you are starting with the highest interest rate, you will get rid of the most expensive debts first. Keeps You Motivated |Concentrating on one debt (and it is the one that charges the highest rate!) is empowering. It feels so good to get rid of them, that your next debt will be that much easier! Keeps See more. Financial Education · Debt Management Plans · Credit Counseling · Debt Help. Download the free Debt Avalanche Tracker PDF printable to efficiently pay off high-interest debts first. Save money, reduce debt faster, and achieve financial freedom with this essential budgeting tool. The debt snowball method doesn't save as much on interest as the debt avalanche method, because it doesn't pay down higher-rate balances as quickly. But research suggests that for many people, focusing on the smallest debts first may be the most effective way to become debt-free. This is a step-by-step guide on how to pay off debt with the debt avalanche method. Use these free debt avalanche printables to become debt-free!.