



Sucré-Vail

Wealth Advisors[®]

Achieving Financial Wellness without Unnecessary Risk

Shopping cart full? Not so fast.

As we approach winter, which do you prefer: avalanche or snowball?

Both are tried-and-true approaches to reducing debt. The difference between the two is the order in which you pay off each balance.

The avalanche method starts at the top and pays high interest debt off first. Over time, you'll pay less interest, but it takes discipline to get there.

The snowball method targets the lowest balance first, and although it's more expensive in the long run, it yields quicker immediate positive results - and we all like quick results.

Which is best for you? Let's tailor a strategy together.

Ideally for peak financial health, avoid accumulating too much debt, as the New York Times article talks about below. And be careful, especially this time of year. These hand-picked articles offer more helpful tips and info for this holiday shopping season.

Thanks,

Margaret & Henry



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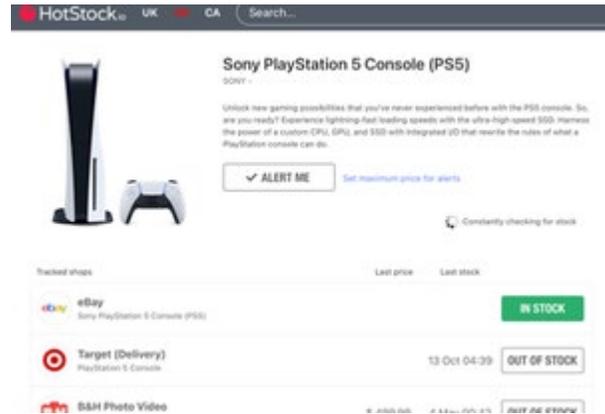
Credit Card Debt Is Bad for More Than Just Your Finances

Nov. 1, 2021



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The Basics of Financial Responsibility

Nov. 1, 2021



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