

nothing extra to pay on the smallest. There is no push to get the Snowball rolling. Let me offer another image to help you better understand this problem and the solution. My great-great-grandfather ran a timber operation in the hills of Kentucky and West Virginia. In that bygone era, after cutting the timber, they would put the logs into the river to float them downstream to the sawmill. The logs would build up at a bend in the river, and a traffic jam of wood occurred. This would continue as long as the jammed-up area stopped the progress of the other logs. Sometimes the loggers could break the jam loose by pushing the logs. Other times they would have to get radical before a real mess occurred.

When it got bad, they would break the **logjam** by throwing dynamite into the middle of the logs that were blocking the progress. As you can imagine, this created a dramatic effect. When the dynamite blew, logs and pieces of logs would fly into the air. After working so hard to cut the trees, some of them were a total loss. They had to blow up some of the timber to get the rest of the crop to market. That's the sacrifice the situation required. Sometimes that is what you have to do with the stopped-up budget. You have to dynamite it. You have to get radical to get the money flowing again.

One way to do that is to sell something. You could sell lots of little stuff at a garage sale, sell a seldom-used item on the Internet, or sell a precious item through the classifieds. Get gazelle-intense and sell so much stuff that the kids are afraid they are next. Sell things that make your broke friends question your sanity. If your budget is stopped-up and your Debt Snowball won't roll on its own, you are going to have to get radical.

In watching heroes across the nation get out of debt with gazelle intensity, believe me, I have seen them sell things. One lady sold 350 goldfish from her pond for a dollar apiece. Men have sold their Harleys, boats, knife collections, or baseball cards. Ladies have sold precious things like nonfamily antiques (keep the heirlooms because you can't get them back) or a personal car they thought was necessary to life on the planet. I don't recommend selling your home unless you have payments above 45 percent of your monthly take-home pay. Usually, the home isn't the problem.

I do recommend that most people sell the car with the most debt on it. A good rule of thumb on items (except the house) is this: if you can't be debt-free on it (not counting the home) in eighteen to twenty months, sell it. If you have a car or a boat that you can't pay off in eighteen to twenty months, sell it. It is just a car; dynamite the **logjam**! I used to love my car, too, but I found keeping that huge debt while trying to get out of debt was like running a race wearing ankle weights. Get a Total Money Makeover, so later you can drive anything you want and pay cash for it. When it comes to that debt-ridden item, you may have to make the decision to live like no one else; but remember, later you will be living, or driving, like no one else.