

Need to reduce or eliminate your credit card debt?

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Need to reduce or eliminate your credit card debt?

By Richard Townsend

So you've managed to accumulate some credit card debt?

You took that really nice vacation to Tahiti last winter, you've got a sweet car, and you had a few feasts at some great restaurants? Or maybe your use of credit wasn't quite so exciting? You had a few unexpected expenses like medical bills, a broken window, or that painful root canal?

It's easy to do. Lenders have made their funds so freely available you almost tend to rely on them being there whenever you need them for whatever you desire.

There is, however, one way to get out of credit card debt. You have to make more money than you spend and spend less than you make.

Simple, eh? The good news is there are a lot of products and services that can help reduce or eliminate credit card debt.

One thing you should consider is that financial freedom doesn't come from having a large income, it comes from managing the money that you earn. You can discover the key to reaching financial freedom by using an effective money management system.

Here are a few important steps to get you going...

- 1) Set a specific financial goal with a specific timeframe.
- 2) Start watching your spending.
- 3) Use a budget!
- 4) Save, save, save...
- 5) Get started now!

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Richard Townsend

www.cut-credit-card-debt.com

How To Reduce Credit Card Debts

By Bill Smith

When it comes to the subject of debt reduction, credit card debts are the ones that can take a toll on your financial life. The compounding nature of your credit card debt coupled with the late fees can lead you to financial ruin. However, follow these simple tips and get out and stay out of credit card debt.

Find Low Interest Cards

Search for low interest cards either on-line on your computer or off-line in your mailbox. Usually at times, you may get a no-interest offer which might be a blessing in times of distress. Read the fine print and consolidate all your credit cards into this new card.

Leave your credit card at home

Try to leave your credit cards at home and pay up cash for your purchases. Many debt experts also advise you to cut your cards so you won't rack up the debts. Either way, you will pay cash for purchases and will be better aware of your finances.

Credit habits.

Always make purchases based on your ability to pay-off at the end of the month. If you are not able to pay-off a certain expense, don't charge it to your card until you have saved sufficient funds to make the purchase.

Eliminate debt by eliminating cards

Eliminate credit cards and call up the credit card companies to cancel them. If you opt for new cards, cancel the previously used credit cards.

Reduce credit limit.

If you have multiple credit cards, you can reduce the spending limit on the cards by calling your bank. This will ensure you don't spend beyond the limit and keep track of your expenses on a regular basis.

Budget your purchases.

On the road to financial freedom, budgeting is your best friend. By tracking how and where you are

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making expenses, you will be better aware of your finances and eliminate unnecessary spending as far as possible.

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