

Title:

Get out of credit card debt by changing your mindset

Word Count:

783

Summary:

To get a grip on your credit card debt, prioritize, rethink rewards and roll over debt with ca

Keywords:

credit cards, credit repair, credit crunch

Article Body:

1: Get a grip

It is estimated that Americans will charge \$148 billion to their credit cards during Christmas

Don't just sit back and wait for the postman to deliver those credit card statements before yo

You also need to look at your debts objectively, if you are paying out between 15-20% of your

Financial experts say that paying off this year's credit card debts are going to be particular

2: Prioritize

There are many different types of debts you can have such as personal loans and mortgages. Cre

If you realize that credit card debts are so expensive you need to prioritize this debt first.

Ask yourself wouldn't the money you save from your credit cards be better on funding a holiday

If you want to calculate how much interest you are going to pay with minimum payments use this

If you could consolidate your credit cards debts into a low interest rate personal loan than t

3: Watch the rewards

Everybody likes presents or ^rewards~ but remember why they are giving you these rewards. Cred

If you have a balance on your credit card your monthly interest charge will far out weigh any

Look at the rewards objectively, if you have to spend £40,000 or \$75,000 to earn enough reward

The moral of the story is that reward cards can be good for people who pay off balances in ful

4: Roll over debt with caution

Taking out a loan using your house as security to pay off your credit card debts can be a smar

First of all, when you stop making credit card payments, the credit card companies are not goi

The solution is not paying off your credit card debts with a personal loan and then continue u

5: Change your thinking

At their essence, credit cards are 30-day loans that should be paid back in full. It's a conve

And although more and more people are doing this, you shouldn't put your mortgage payments on

This is a demo version of txt2pdf v.10.1
Developed by SANFACE Software <http://www.sanface.com/>
Available at <http://www.sanface.com/txt2pdf.html>