

# TIPS TO HELP YOU CONQUER YOUR CREDIT CARD DEBT

## BUDGETING

**1**  
Look at your take-home income after all your withholding deductions

**2**  
Go through your monthly credit card statements and highlight the necessities

**3**  
Separate your needs from your wants and determine how much disposable income you really have

**4**  
Before you make a purchase ask yourself if you really need it, how often you'll make use of it and if there's a more affordable alternative

## PAY OFF HIGH INTEREST FIRST

**1**  
If you have multiple credit cards or loans compile a list and rank them by interest rate

**2**  
Pay off the highest interest debt first. Focus on sending as much money as possible to the account with the highest interest rate.

**3**  
Get rid of credit cards with high interest rates and try to shift your debt to the lowest rate

## MAKE AT LEAST YOUR MINIMUM PAYMENTS

**1**  
You can avoid extra fees and piling interest accounts by making at least the minimal payment on your cards each month.

## TALK TO YOUR CREDITORS ABOUT YOUR INTEREST RATES

**1**  
Creditors would rather get something from you as opposed to absolutely nothing

**2**  
If you're a credit risk your lender may be amenable to offering you a lower rate option if it means you will continue making payments

## AUTOMATE YOUR PAYMENTS IF YOU HAVEN'T ALREADY

**1**  
Forgetting to make a payment is one of the most frustrating ways to exacerbate debt

**2**  
Most banks and credit card companies offer ways to automate monthly credit card payments

## ORGANIZE AND SCHEDULE

**1**  
Make calendar reminders for when payments are due

**2**  
Keep an eye on your checking and savings accounts to make sure you have enough money to make minimum payments when they're due

## PUT YOUR SAVINGS TO USE

**1**  
Saving is great and you should have it, but if you have liquid cash in a savings or checking account you'd be better served paying off credit card debt to stop the accrual of interest rather than leaving it in a savings or checking account earning very minimal interest or none at all

Let American Financial Solution Help  
You Eliminate Your Credit Card Debt  
Call (888) 282-5844 to Speak with a Debt  
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