

Debt Relief

Card + Credit = Debt: Free Your Budget!

As the collective amount of unsecured balances rapidly rose around the country over the last several years, hundreds of thousands of consumers enrolled in card credit debt free assistance programs to try and make amends for their inability to satisfy their lenders and avoid bankruptcy. Several reasons are cited for the large amount of unsecured debt, and, with one or many of them factoring into most borrowers' situations so differently, it's hard to accurately predict just what may be the right approach for any one individual. Many people develop the bad habit of missing one or several repeated payments, for instance, which can result in credit card debt compiling upon other charges such as late fees or increased interest rates.

As we know, most customers end up with credit card debt as a result of overspending. This can be avoided by only using one's card when able to pay the balance off each month, with the knowledge assumed that the borrowers should try to pay off credit cards acquired through one's current spending habits as soon as possible. Another problem that many card holders face when attempting to pay off their credit card debt has been shown to be a foolish brand loyalty to lending companies. Customers must remember that, unlike other types of businesses, there is no reciprocation between credit card companies and individuals facing card credit debt. Free men and women should be encouraged to switch to other creditors once "trial period" low interest rates cease to exist: or, if other undesirable circumstances arise that could be avoided by changing banking institutions toward a reduced Annual Percentage Rate or negligible fee for service.

Further problems that add to the occurrence of rising card credit debt (free account administration or not) include the issue of customers having too many credit cards or enrolling in unnecessary payment protection programs: or similar services offered by credit card companies to further their bottom line. Generally, consumers should limit the amount of credit cards they possess, diminishing the amount of different creditors that they will have to communicate with if seeking to arrange future agreements and debt payoff programs. Under normal circumstances, payment protection programs are not only unnecessary and often misleading, but they are expensive and may often add to one's particular credit card debt woes. In addition to the fore-mentioned suggestions, consumers facing a large amount of credit card debt may feel relief through taking active steps to prioritize their budgets and seek legitimate, timely advice from the appropriate sources. By prioritizing their individual budgets, credit card customers facing overwhelming sums will be able to evaluate their individual spending habits, adjusting appropriately to allow for the ability to effectively pay down credit card debt further.

When seeking assistance through a credit card debt reduction program, debtors are encouraged to not only ask advice from qualified sources (including the creditors themselves), but to do so early. Individuals facing overwhelming credit card debt may opt for what is called debt settlement, a formal agreement based on an arrangement between individuals tackling debt and the credit card companies to whom they owe money. Typically, residents with a large amount of credit card debt angling for a settlement program will be required to pay off a specific percentage of their debt, as opposed to the entire amount owed, and, in most instances, the debt becomes classified as settled after five or six years of maintaining the agreement between creditor and customer. Credit card debt settlement programs for past due accounts are based on several factors, including but not limited to the amount of credit card debt owed to a particular creditor as well as a customer's financial situation (including their income and ability to consistently make payments toward their owed debt), and borrowers would be best served by contacting the professionals themselves for a detailed prospectus.

Got Debt? Need Debt Relief?

The decision to reach out for help with your debt is not one that's easy to make. You were raised to "do the right thing", but now it's nearly unbearable. You struggle along while your creditors are turning up the heat. And now you're at the point where the late fees, penalties and interest expense make it impossible to keep your head above water.

Ask yourself this. If you could eliminate your debt without permanently damaging your credit, why wouldn't you?


Avoid Bankruptcy

Bankruptcy is not your only option! Our goal is to help you determine the right course of action for you to take. We will connect you with a debt settlement company today that will help you avoid filing for bankruptcy protection.

Debt Relief

Are your finances spiraling out of control? Get the information you need today to stop harassing creditor's phone calls. Total Debt Relief provides a matching service to connect you with pre-screened Debt Settlement Professionals.


These debt management pros will educate you on all of the options available to you to get out of debt. Total Debt Relief helps you make the most informed decision possible so that you can get your financial life back on track.




FREE DEBT EVALUATION

AS SIMPLE AS FILLING OUT THIS FORM


COMPLETE THIS FORM TO RECEIVE A FREE DEBT SETTLEMENT EVALUATION!


First Name Card

FIRST NAME *

Last Name Card


LAST NAME *


Email Envelope


Flag


STATE *


-- Select --

Zip

Zip Code *


Phone

Preferred Phone Number *

Credit Cards


? *

-- Select --

Checkbook

?

-- Select --

Submit Button

By submitting, I certify that I am a US Resident over the age of 18, and I agree to the terms and conditions and privacy policy.