

**Title:**

Linking Debt to Solutions

**Word Count:**

449

**Summary:**

I owe, I owe, it is off to work I go. This is a common no nonsense saying that has been used for many years. Most of the people that make this statement are saying I am in debt.

**Keywords:**

debt, debt solutions

**Article Body:**

I owe, I owe, it is off to work I go. This is a common no nonsense saying that has been used for many years. Most of the people that make this statement are saying I am in debt.

When you are in debt, you just have to start linking debt to solutions. When you think solutions, your mind often opens up to new ideas. New ideas are a guider that directs you to discovering your choices.

Your choices include

Debt management

Time management

Debt consolidation

Debt counseling

Bankruptcy

The last option of course is something you want to avoid, so start thinking debt management. Debt management is a structural process. You begin by evaluating your debt. Think of each item you pay for weekly. Once you create a list you commence to eliminating, some of your debt by terminates some of your expenses. For instance, if you pay weekly for cable television, you can save money by thinking of your package. If you spend \$11 weekly, which amounts to \$55 monthly

you may have options to reduce your monthly cable bill. Perhaps you can accommodate to basic cable rather than pay full cost for all features.

With time management, you construct a debt management solution. Instead of focusing first on your debt, you compare the time you spend each week to progress. If you spend too much time eating out, you see that by cutting back on dining out you can save money and time.

Debt consolidation is an option, yet you want to explore each company. The goal is to reduce debt, not increase the debt you owe. Some debt consolidation companies will charge fees, hidden fees, high interest, etc to help you payoff your debt. Look for debt management solutions instead of going this route. If you see no other recourse, then check the background of each company you are considering debt consolidation.

Debt counseling is another option. Like debt consolidation options, you want to find a way to reduce debt, rather than take on additional debt. Check the background of each company to make sure it has a good reputation, certifications, license, etc to offer you debt alternatives.

As I mentioned earlier, you want to avoid bankruptcy. Therefore, start linking debt to solutions to find a way to manage your money.

The best alternative is debt management. If you can set up a structural pattern, you will reduce your debt dramatically. Instead of spending time saying, "I owe, I owe, it's off to work I go" - do something about your debt problem now.

Visit your local library and take out some systematic guides to relieving debt. These resources offer you great solutions that link to debt reduction.