

## Title:

Credit Card Debt

## Word Count:

350

## Summary:

If you can't sleep at night because of credit card debt worries, you're not alone. Many people get in over their heads charging things they think they can't live without.

You don't need to cut up all of your credit cards. Save your major bank cards, but stop charging needless temptations on them. You need a couple of major bank credit cards to maintain or build strong credit scores.

The credit cards you should cut up, department store credit cards, cost you too much in ...

## Keywords:

credit card debt, credit cards, credit scores, Jeanette Fisher

## Article Body:

If you can't sleep at night because of credit card debt worries, you're not alone. Many people get in over their heads charging things they think they can't live without.

You don't need to cut up all of your credit cards. Save your major bank cards, but stop charging needless temptations on them. You need a couple of major bank credit cards to maintain or build strong credit scores.

The credit cards you should cut up, department store credit cards, cost you too much in interest. Plus, these types of credit cards lower your credit scores. When mortgage lenders compute your credit worthiness for real estate financing, they deduct points for unfavorable department store credit lines.

Here are a few things you shouldn't charge on your credit cards:

1. Gasoline. Why charge something that gets burned up before you pay for it? Think about how much per gallon you pay when you pay interest.

2. Food. Many people use their credit cards to purchase groceries that they pay

for over the next year or longer. Also, because it's so easy to pay with plastic, they buy extravagant and unneeded items. What's more important--junk food or a good night's sleep?

3. Clothes. Think before you buy clothes on credit. Don't charge clothes on your credit cards unless you can pay them off right away. Children's clothes wear out or they outgrow them before you've paid off the credit card debt.

4. Utilities. Because it's so easy to pay utilities with an automatic credit card charge, many people end up paying for their air conditioning when they're heating their homes. Put your automatic utility payments on your debit card instead.

5. Automatic services. Examine your next credit card statement. Total up items like cable or satellite TV, Internet services, and other automatic monthly charges. Can you pay these charges off each month or are you getting behind?

Make your life easier. Stop charging consumables and monitor your credit card debt. You'll improve your credit scores and sleep well.

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