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Category: Finance File: How\_To\_Get\_Out\_Of\_Credit\_Card\_Debt\_Much\_Faster\_\_\_Save\_Lots\_Of\_Mone y\_\_\_Without\_Filing\_For\_Bankruptcy\_\_utf8.txt

#### Title:

How To Get Out Of Credit Card Debt Much Faster & Save Lots Of Money - Without Filing For Bankruptcy!

#### Word Count:

408

## Summary:

The most important lesson I learned about getting out of debt is that you'll NEVER get out of debt playing by the rules of your creditors. No matter what they say, they really don't want you to get out of debt.

After all, the longer it takes you to pay off your debt, the more money they'll make.

So trust me, you'll NEVER get out of debt by just making minimum payments. Or by paying ridiculously high interest rates...or by paying late fees, overlimit fees, or any other f...

#### Keywords:

debt help, debt reduction, get out of debt, personal finance

## Article Body:

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So trust me, you'll NEVER get out of debt by just making minimum payments. Or by paying ridiculously high interest rates...or by paying late fees, overlimit fees, or any other fees charged by your creditors.

How You Can Get Out Of Debt Faster, Too

So, how do you pay off your credit card bills...especially when money is REAL tight?

Work out an agreement with your creditors to pay off your credit card bills at a reduced amount. You'll be able to pay off your bills more quickly, and the

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credit card companies will get their money faster.

This process is called debt negotiation, or debt settlement.

Most people don't know this type of debt reduction is even an option - which is exactly what the creditors want you to think. (You'll also learn other strategies to help you get out of debt faster.)

But believe me, debt negotiation really does work.

Find Out If Debt Negotiation Is Right For You

Debt negotiation is a more aggressive approach to getting out of debt (usually, you must be behind on your payments to get the creditors to agree to a settlement), and is not necessarily right for everyone.

So make sure to ask lots of questions. And compare different programs. Then decide if it is right for you.

My only regret is that I did not find out about this option until I had already paid my credit card companies thousands of dollars in interest!

The most important point to remember is that you'll NEVER get out of debt playing by the creditor's rules.

So take a few minutes to find out how you can pay off your credit card bills faster, and save yourself LOTS OF MONEY at the same time.

If you're looking for a more traditional way to get out of debt, then debt consolidation may be the answer for you. You might not get out of debt as fast, but you still may be able to lower your interest rates and save yourself a bunch of money!