

## Debt Management Solution - Three Keys to Credit Card Debt Reduction

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There are few adults in the United States who do not have at least one credit card. I hate to say it, most people have two, three, or even more credit cards in their wallets. While credit cards are easy to use. However, paying them off is not. Are you one of those people who have asked themselves "how can I eliminate credit card debt"?

You're not alone. I think you'll have a tough time finding someone who wouldn't like to get rid of credit card debt. If you are feeling the strain that carrying a little too much credit card debt, you're part of a growing group of people who are searching for credit card debt reduction techniques and they want fastest ways to reduce credit card debt.

Although you may feel right now that it's impossible to get rid of credit card debt, don't give up. With these three proven techniques and some diligence, you can reap the financial (and emotional) rewards that result from credit card debt reduction:

First, make a list of every dollar you spend. Just like nutritionists advise people to keep a food log, you should keep a spending log. When you do, it will probably surprise you how much money you actually use for frivolous or unnecessary items over the course of a month.

Once you know where your money really goes, you can plan a way to eliminate wasteful spending. For example, if you are in the habit of buying a soda out of the vending machine every afternoon, that amounts to twenty-five to thirty dollars every month on something to drink. This is just one example of many little "necessities" that we spend on in our lives.

Next, you need to know how to handle credit cards. The best way right now is to refuse using your credit cards for anything other than emergencies. If you keep swiping them, the balance will never go away. In fact you can expect the balances to get higher if you keep doing that.

Finally, pick one card as your focal point. A sound credit card debt reduction plan has you focus on one thing at a time to reach your ultimate goal. Pay as much as you can as often as you can. Once that card has a zero balance, move on to the next card. Continue until you pay off all your credit cards and debt free.

Get the information you need to effectively start your credit card debt reduction. Visit our debt management solution page.

Click Here: <http://www.betterdebthandling.com/guides/index.php>