

## Credit Card Debt- No More

Credit card debt is a very big problem many people have, especially in the west. Many people are now paying enormous amounts in interest year after year because of their continued usage of credit cards, to finance almost everything. Though some might have landed up with credit card debt due to some unfortunate event or emergency in their life, most people carry credit card debt due to their own misuse of their credit cards.

There are a many ways to pay off credit card debt and many people achieve this feat. Surely, to be able to pay off your credit card debt is a great achievement in itself for not everyone is able to do it. It takes a lot of discipline, restraint, planning and perseverance to finally pay off all your credit card debt.

It is similar to losing weight. If you want to lose weight and keep it off once it is lost, you cannot go back to the same eating habits you had before losing the weight. You cannot go back to the same credit card habits you had before, if you want to keep your credit card debt down. It sounds like common sense but unfortunately with us humans habits can be hard to break.

Some people fail after they have succeeded in paying off credit card debt. These are those people who let themselves loose and go on a spending spree as soon as they pay off credit card debt. Soon, these people again land up with credit card debt and are again trying to pay off that credit card debt.

Do whatever it takes to keep the debt off! Be persistent, and relentless. An accountability partner could help you keep that debt off. Manage yourself internally and externally to keep the lid on accumulating that debt again. Whatever you do, don't fool yourself into thinking that it is okay to build that debt back up again.

Most of the rules that you followed when you were trying to pay off credit card debt, will also hold good after you have paid off your credit card debt. Here is a quick synopsis of things that you should take care of even after you pay off credit card debt:

- 1) Do not overspend. Yielding to the sale offers for something that you don't really need, is a big mistake that leads to overspending.
- 2) Always remain within 70% of your credit limit.
- 3) Pay off all your cards by the grace periods.
- 4) Don't hold more than 2 credit card accounts (two are enough for anyone).

These are just very basic rules for eliminating credit card debt; you can add more based on your own experience and knowledge.

## About the Author

Tina T Willer, MBA gives seminars, and is the author of Articles and E-books on Personal Finance and more. Her financial advice has aided hundreds of people, in becoming more financially fit. Claim your FREE newsletter on [Budgeting, Increasing Your Credit Score, Mortgage & Debt Acceleration & more HERE.](#)

Source: <http://uniquefinancialarticles.com>