

4 STEPS TO QUICKLY ELIMINATE YOUR HOLIDAY DEBT.

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**GREAT HOLIDAYS MAY HAVE BEEN
A BLAST, BUT THE HOLIDAY CREDIT
CARD BILLS MAY WORRY YOU TILL
YOUR NEXT HOLIDAYS!**

**Here are quick steps to eliminate those
holidays' debts while keeping a tab on that
plastic money!**

SHOP YOUR PANTRY

Only shop for what you need fresh, like milk. Use up the canned goods and other items first. Avoid last-minute fast-food outings, take lunch to Uni and do without a 'gourmet coffee'.

RETURN GIFTS

You won't be alone if you return a useless gift. You can post what you don't want on eBay or mudah.com.

TACKLE CREDIT CARD BALANCES

Traditionally, financial advisers tell consumers to pay off their highest-interest loans first as their cost adds up the fastest.

TACKLE CREDIT CARD BALANCES

While clearing out cards with the smallest balance gives you the momentum needed to stick to your debt diet, from a purely financial standpoint, it is better to start with the highest-interest card. Paying off the high-interest card first usually saves the most money.

TRANSFER A BALANCE

Shifting your balance to a 0.0 % balance-transfer credit card might release a little stress but it may not come free. Transfers usually involve a fee. Still, a break on interest rates may ease the pain.



Source: <http://www.moneytalksnews.com/>