

(from Rich – *This is courtesy of “walletjump.” I do not endorse their site nor agree with all their ideas, but I like the challenge of tightening the belt and there are some cool gadgety things mentioned here. I have not explored all, but plan on checking some out. On the matter of our rising Insurance rates, as I’ve said before – please do not yell at your agent. Your agent is best equipped because you know him or her and they have tools to shop for you. We’ve had floods, hurricanes, fires, boils, frogs, etc, etc ... It is a national problem. Tell me if you like any of these? I’d love to hear from you.*

21 Dumbest Things We Keep Spending Too Much Money On (Hint: Coffee Isn’t One of Them)

BY: PETER HEISEN | APRIL 15, 2024 | ADVERTISER DISCLOSURE



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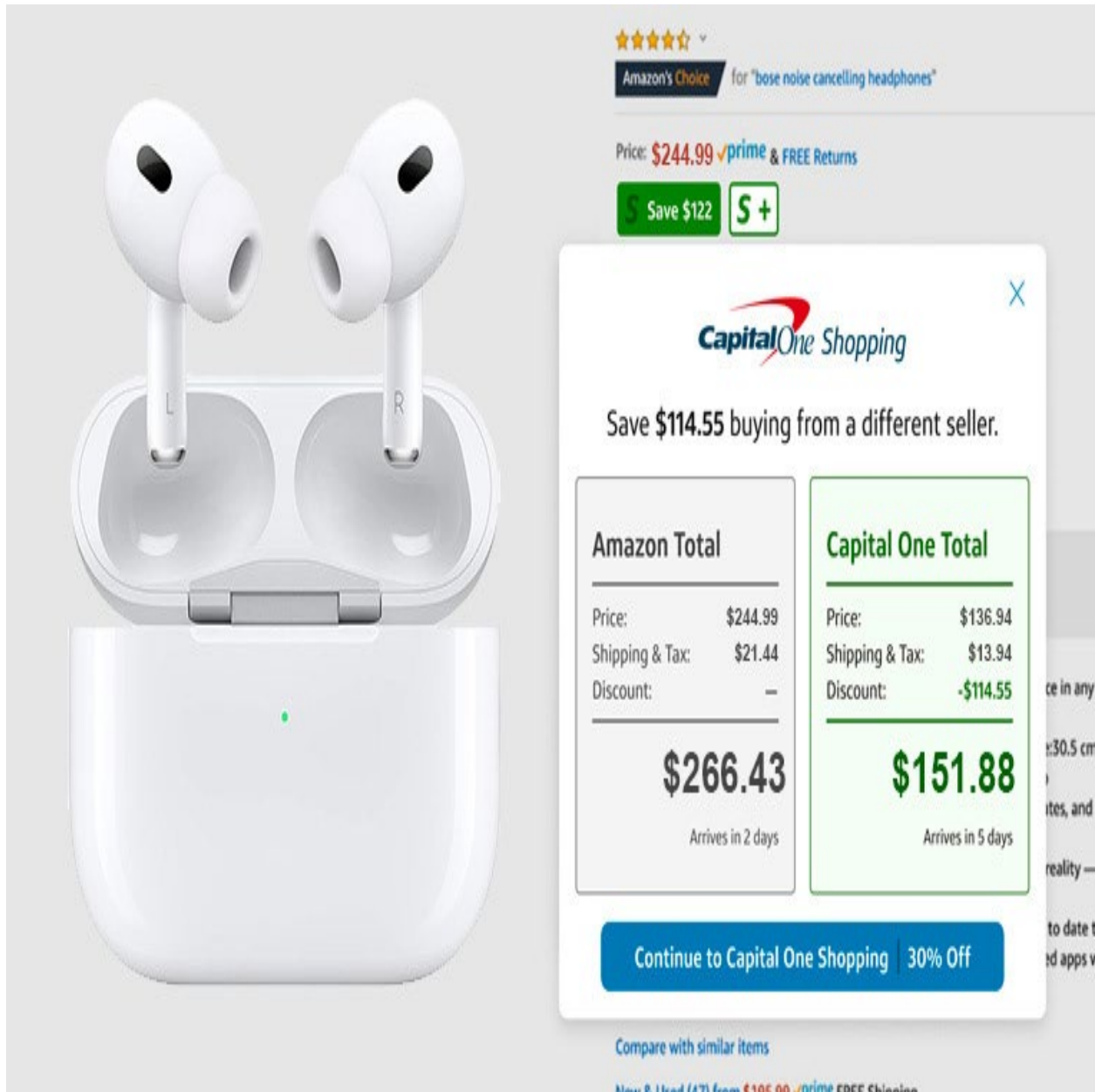
I'm all about snagging the best deals and saving big bucks. I often find myself diving deep into conversations to uncover how much people are unknowingly overspending.

Turns out, most of us are paying way more than we should for stuff almost every day.

Here are the 21 dumbest things we keep spending too much money on, and how you can save by steering clear of these pitfalls.

(Psst... this page has special links that make me a little money when you click on them, so feel free to click generously!)

1. Online shopping: Stop overpaying on Amazon



The image shows a screenshot of an Amazon product page for white wireless earbuds. The product is displayed in its charging case, with the earbuds visible. The page includes a 5-star rating, the 'Amazon's Choice' badge, and a price of \$244.99 with Prime and free returns. A green badge indicates a \$122 savings. A Capital One Shopping overlay is present, comparing the Amazon total (\$266.43) with the Capital One total (\$151.88), highlighting a \$114.55 savings. The overlay also shows shipping and tax details and a 'Continue to Capital One Shopping 30% Off' button.

★★★★★
Amazon's Choice for "bose noise cancelling headphones"

Price: \$244.99 ✓prime & FREE Returns

Save \$122 S+

Capital One Shopping

Save \$114.55 buying from a different seller.

Amazon Total		Capital One Total	
Price:	\$244.99	Price:	\$136.94
Shipping & Tax:	\$21.44	Shipping & Tax:	\$13.94
Discount:	—	Discount:	-\$114.55
\$266.43		\$151.88	
Arrives in 2 days		Arrives in 5 days	

Continue to Capital One Shopping 30% Off

Compare with similar items

New & Used (17) from \$106.00 ✓prime FREE Shipping

Thank you to Capital One Shopping for sponsoring this post.

Think you're getting the best deal on Amazon or other big stores? Think again. These stores count on you being too busy to hunt for better deals. [Capital One Shopping](#) is a free browser extension that does two simple but awesome things:

1. Automatically applies coupon codes to save you money.
2. Compares prices from other stores to make sure you're not missing out on a better deal.

Listen, I usually avoid adding things to my browser, but this one's worth it.

Here's a quick example: I was about to buy Apple AirPods, but this tool found it \$114.55 cheaper somewhere else. And yes, it got here fast!

So before you buy anything on this list, do yourself a favor and get this tool. Last year alone, people saved a whopping \$1 billion using it. You don't want to miss out, trust me.

[Add to Chrome — It's Free »](#)

2. Cut your auto insurance payment by \$400+/year



Ditch the high car insurance bill and watch the family fun fund grow. New bikes, movie nights, fancy meals – suddenly creating memorable moments becomes more affordable.

Believe it or not, the average American family still **overspends by \$417/year on car insurance**.

Here's how to quickly see how much you're being overcharged (takes maybe 30 seconds):

1. Pull up [Coverage.com](https://www.coverage.com) – it's a free site that will compare prices for you

2. Answer the questions on the page
3. It'll spit out a bunch of insurance quotes for you.

That's literally it. You'll likely save yourself a bunch of money.

[See how much you can save on car insurance >>](#)

3. Prescriptions: Use these adjustable glasses instead

Tired of squinting trying to read your phone or laptop? Sick of not being able to see people, wildlife, and objects in the distance?

[Flex Focus](#) are revolutionary new reading glasses that do wonders for both up close and far away.

These remarkable, yet highly affordable, reading glasses are **fully ADJUSTABLE**... Simply use the little dials on the sides of the lenses to adjust the magnification. It takes just seconds to dial in the perfect custom magnification for super clear up-close reading and handy work. Then dial again to see distant objects with complete clarity.

[Get crystal clear vision with Flex Focus >>](#)

4. Get paid up to \$140/month just for sharing your honest opinion



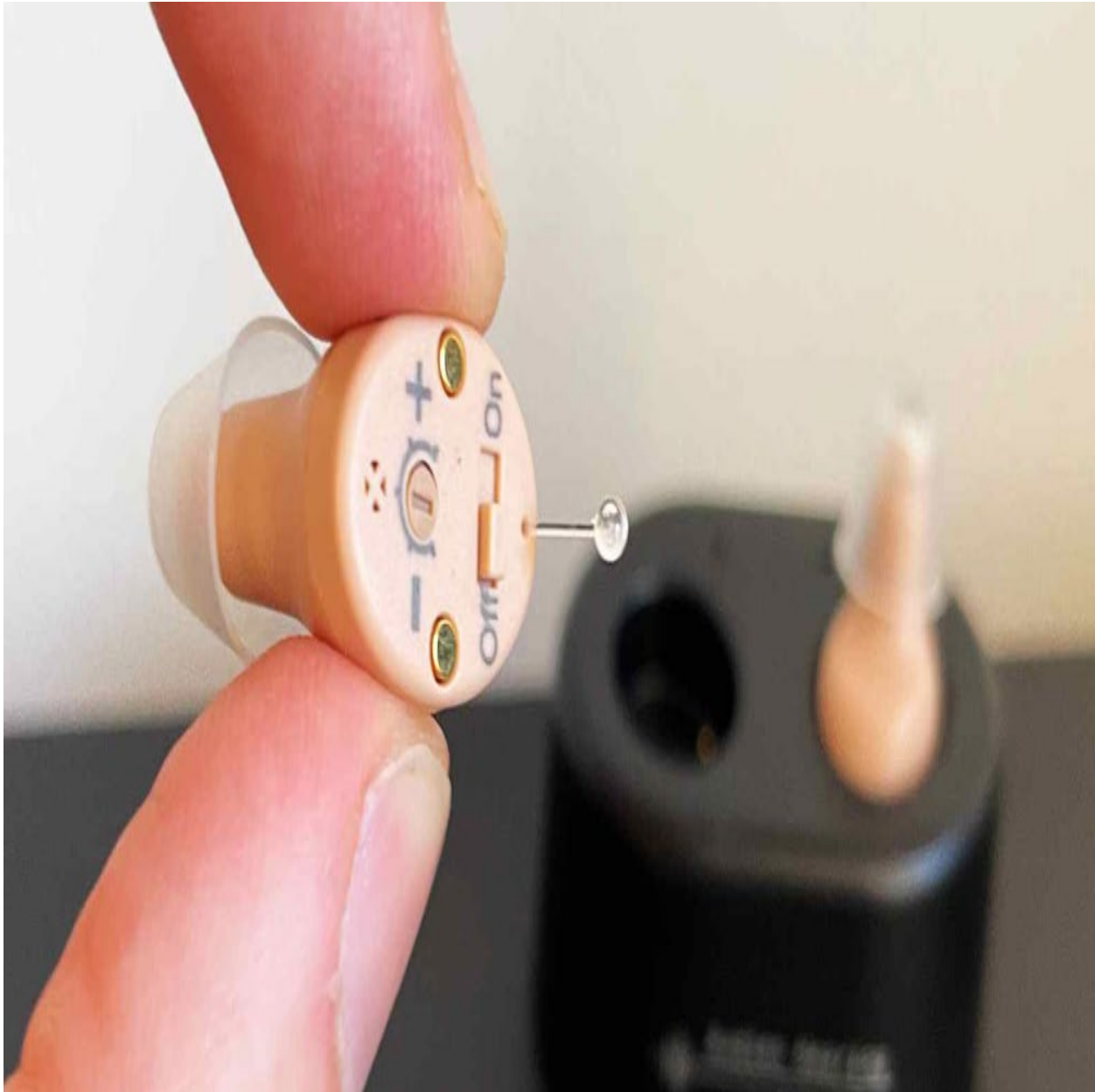
Brands want to hear your opinion to help inform their business decisions on everything from products and services to logos and ads — and they're willing to pay you up to \$140 a month for it.

A free site called [Branded Surveys](#) will pay you up to \$5 per survey for sharing your thoughts with their brand partners. Taking three quick surveys a day could earn up to \$140 each month.

Surveys last 5 to 15 minutes, and you can easily cash out with just \$5 through PayPal, your bank, a gift card, or Amazon. You'll see your rewards within 48 hours, just for sharing your thoughts!

It takes just a minute to [set up your account and start getting paid to take surveys](#). Plus, right now, you'll get a free 100-point welcome bonus just for becoming part of the community.

5. Hearing aids: New rule lets you get a new slick device for less than \$100



Audien is the world's first wireless charging hearing aids for less than \$100. This is because the FDA¹ finalized a rule that approves the sale of "over-the-counter" hearing aids through online retailers.

Not only are these state-of-the-art hearing devices perfectly suited for mild to moderate hearing loss, they're also incredibly easy to use (just pop them in!) and last for a full day on a single charge. Best of all, they're designed to disappear into your ears... so nobody has to know you're using them! Audien's hearing aids have been featured in Senior Living² and Forbes³. These hearing aids come with a 45-day money back guarantee, 1-year warranty, and lifetime support.

[Click here to learn more about Audien Atom »](#)

6. Car repairs: This cloth removes car scratches (and saves you a fortune)



With expensive repair costs at the auto body shop, people have been flocking to a product that lets them save hundreds of dollars while protecting their cars from rust for years at a time...

Clean scuffs, stains & scratches with one simple cloth. Even though it has the appearance of a regular wash cloth, it's imbued with nanotechnology, which is a fancy

way of saying that it contains a super-fine metallic powder (hence the “nano” name) that buffs out scratches without damaging the paint.

[Click here to get BreatheGreen NanoSparkle »](#)

7. Security: Cancel your doorbell subscription, use this mini WiFi cam instead

MiniGuard Cam is a compact yet powerful device that offers cutting-edge features without any installation or subscription costs. Enjoy crystal-clear, full HD recordings and live feeds with a 150° ultra-wide-angle lens that captures every corner, day or night, thanks to its superior LED night vision. The magnetized base ensures easy installation on any surface—indoors or outdoors—without the need for cables or batteries.

Monitor your home from your smartphone or computer with user-friendly apps available for both iOS Android. Engage in two-way audio communication, receive instant alerts, and enjoy the peace of mind.

MiniGuard Cam is the smart, portable solution that saves you hundreds annually, making it the most cost-effective upgrade to your home's security.

[Click here to learn more about MiniGuard Cam »](#)

8. Energy bills: Cut your electricity costs in half



It is no secret that the price of electricity is steadily increasing each year, but thanks to this new Nikola-Tesla-inspired technology, consumers can save hundreds to thousands of dollars every year on their electric bills.

Simply plug the device into any wall outlet, and it begins to re-amp your home's electric currents. The result is more efficient power distribution and usage, that you benefit from in the form of lower meter readings.

[Click here to claim your 50% off discount here »](#)

9. If you have over \$15K in credit card debt, you could be eligible for this debt relief program



Don't expect credit card companies to tell you this, but they can't stop you from doing it either...

This nationwide debt relief program is helping millions of Americans to rid themselves of credit card debt. **Settle over \$15,000 of your debts without taking out more loans.** The banks and credit card companies aren't too thrilled about losing their big

profits from high interest rates, and might hope that people don't find out about this program in 2024.

If you have more than \$15,000 in debt then this is something you should do right away, compounding interest is NOT your friend.

[Click here to see if your eligible >>](#)

10. Toilet paper: Help save thousands of acres of trees just by ditching toilet paper



Every year millions of trees are cut down for toilet paper use. Scientists have argued that as a society we need to tremendously reduce our carbon footprint. Understanding how big of a problem this is, the inventors of Better Butts Bidet have designed a product that not only assists in reducing our carbon footprint but assists in promoting **healthy personal hygiene.**

Better Butts Bidet is the new way to clean yourself WITHOUT the use of any toilet paper. This new tool sprays either high or low-pressure water to your bottom until you are satisfied with the level of cleanliness.

Take your bidet on the go and never pack any more toilet paper again! Help save the environment and clean more effectively now with Better Butts Bidet.

[Click here to get Better Butts Bidet >](#)

11. Add \$500 to your wallet for trying out apps



In today's world, our smartphones are like mini entertainment centers. We're always scrolling, playing, or checking out new apps. But imagine if those fun moments could also make you a bit of cash on the side. That's where [KashKick](#) comes in, a cool spot I found that pays you for doing exactly those things.

Think of it like this: You could earn a nice little sum, up to \$500, just in your first month by taking surveys, playing games, or checking out new stuff online. Surveys are the main way to earn, but every little bit adds up.

The best part? Once you've earned \$10, you can send it straight to your Paypal. It's a chill way to make some extra money right from your couch. And getting started is super easy.

[Sign up](#), fill out your profile to snag an instant \$1, and you're on your way to your first cash-out.

12. Entertainment: Get Paid up to \$130/Month — Just for Sharing Your Opinion



Surveys might not be the first thing you think of for making money, but hear me out. If you're chilling on the couch or half-watching another one of your partner's show picks, why not earn a bit by clicking around? You could pocket up to \$130 a month, just like that.

Out of all the survey sites, [Survey Junkie](#) stands out. It's pretty straightforward: they ask simple questions about stuff like the laundry detergent you use or whether you're team Pepsi or Coke. You rack up points just by giving your two cents, and many folks cash out with a check after just a few hours.

Imagine this: doing three surveys a day could net you \$100 a month. Go for four or more, and you're looking at up to \$130. Considering Survey Junkie hands out over \$55,000 daily to users and boasts over 20 million members, it's worth checking out.

Curious? Head over to Survey Junkie and hit the "Join Now" button. Joining's free, so you've got nothing to lose.

[Here's the form I used to sign up »](#)

13. Not investing in real estate (start with as little as \$20)



It's no secret that millionaires and billionaires love investing in real estate, but for the rest of us, buying property has been prohibitively expensive (if not impossible, for some).

Times have changed. There are a few amazing real estate startups that allow you to buy shares of rental homes for as little as \$20/share ([Ark7](#) is one of my favorites).

They take care of the property management and collect rent checks for you. Then, on the 3rd of the following month, your share of the property's profit is distributed to your account.

It's an interesting way to build yourself a little rental home empire (without spending like a magnate).

[If you're interested, take a look at Ark7's properties here.](#)

14. Stop wasting money on endless cleaning supplies: This one tool does it all

Are you tired of watching your hard-earned money go down the drain, literally, with countless cleaning supplies that promise the world but deliver so little?

Meet the revolution in home maintenance – the [Synoshi Power Spin Scrubber](#). Engineered by genius minds in Japan, this handheld marvel replaces a whole closet of cleaning tools, ensuring you clean more efficiently and economically.

Imagine the savings, not just in money but in time too. Why spend hours scrubbing when the Synoshi can whirl away grime in minutes?

[Find out how to clean smarter and save more with Synoshi here.](#)

15. Save up to 35% at your gas pump



As gas prices explode, this might be the biggest gift for yourself and your family: A simple plug-and-play device that can **reduce your car's fuel consumption by a whopping 35%!**

So if you've helplessly watched our gas prices increase 70-100% these past 12 months, this is your chance to strike back.

Fuel Saver Pro reprograms your car's fuel efficiency and works for all cars built and sold in the US after 1996.

Although the fuel giants aren't happy about it, this device is 100% safe and legal. A small group of testers tried it out and saved a combined \$594.01 their first month. The only question is: how much will you save?

Demand for the Fuel Saver Pro has been soaring, so make sure to get yours before it's too late!

[Click here to learn more about Fuel Saver Pro »](#)

16. Slash your gym expenses with this secret military workout hack

Why pour money into gym memberships when the Vital Flex Core Muscle Stimulator, a military-derived technology, offers a powerful alternative?

This compact device delivers high-intensity workouts for your abs and arms without leaving home, saving you time and cash.

In just 20 minutes a day, you'll see enhanced muscle tone, weight loss, and improved blood flow—achievements that usually cost much more in time and gym fees.

[Click here to save on gym costs and get fit with the Vital Flex Core.](#)

17. Earn as much as \$1K doing simple online tasks

Is there such a thing as easy money? If you know your way around the web, there certainly is.

That's because data is currency these days, and many companies are willing to pay cash for it — up to \$1,000.

Finding these companies can be time-consuming on your own. But a company called [Freecash](#) has compiled all sorts of quick cash tasks from about a dozen advertisers and market research companies thirsty for more data. Freecash has paid out over \$13 million to users since 2019, and has over 50,000 five-star reviews on Trustpilot.

You can pick and choose your tasks and complete them at your convenience. The coins you earn from each completed task can be converted into things like Visa gift cards, Amazon gift cards, cryptocurrency or cold-hard PayPal cash.

Signing up for a Freecash account is easy and there's no minimum amount you need to earn before you can cash out. And if you've got enough free time on your hands, you can join the ranks of Freecash users making more than \$1,000 in extra cash.

[Sign up here](#) to see how much you could earn.

18. Safeguard your memories and save on cloud storage fees in a single click



Imagine losing all your cherished photos and videos to a sudden mishap—31% of Americans have faced this heartbreaking reality. But with [ThePhotostick Omni](#), those days are over.

This ingenious device offers a one-click solution to back up and protect up to 60,000 memories, freeing you from the time-consuming task of sorting and the ongoing costs of online storage. Now, creating that family DVD or simply cherishing your moments is worry-free and cost-effective.

[Click here to learn more about ThePhotostick Omni.](#)

19. Save a fortune on new windows



Did you know that old windows are one of the biggest factors that drive up your home electricity bills?

This new website is a game-changer for homeowners looking to replace their windows but not wanting to break the bank. They bring the best, fully insured vendors in your area into a bidding war to win your business, ensuring you get the lowest possible price without compromising on quality.

Score massive savings on your window replacement by securing special rebates, discounts, and incentives that are available in your area.

If you meet these 3 requirements, you may be eligible for huge savings:

1. Own a home.
2. Have windows that are over 6 years old.
3. Live in a qualified zip code.

[Check your eligibility >>](#)

20. Wave goodbye to costly podiatrist visits with these socks

For anyone struggling with foot pain, the journey to relief often leads through endless, expensive podiatrist appointments.

[Copper Relief Socks](#) change the game by offering a scientifically designed solution to tackle foot issues like plantar fasciitis and neuropathy right at home.

These innovative socks combine compression technology with the healing properties of copper, offering a simple, yet effective alternative to frequent and costly medical consultations.

[Find relief and cut down on health expenses.](#)

21. Travel smarter and save on translation costs with a single press on a button



Forget the hassle and expense of hiring translators or fumbling with language apps. The [MUAMA Enence Translator](#) is your pocket-sized partner, turning language barriers into bridges instantly.

Ideal for globetrotters, business mavens, and adventurous souls, this device translates over 43 languages at the touch of a button.

It's not just a tool; it's your ticket to confident communication and savings on every journey.

[Start saving and chatting in 43 languages with a press on a button.](#)

-- NEW ARRIVALS --

22. Ditch the spa: Discover the Japanese spa secret with Nuubu for less



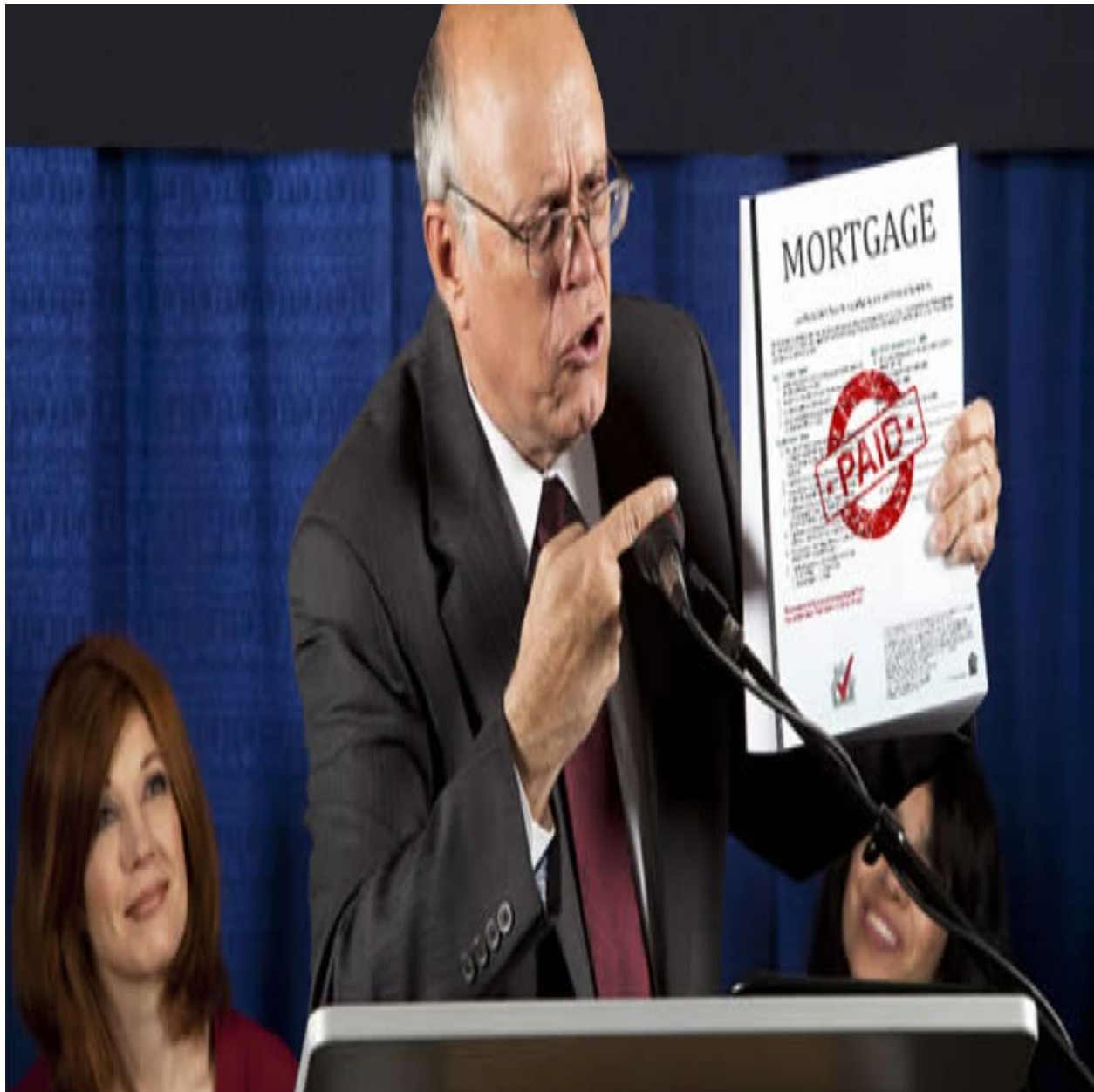
Why chase after expensive spa treatments when the essence of a Japanese spa can be yours at a fraction of the cost?

Nuubu foot patches embody the luxurious and purifying experience of a traditional Japanese spa, harnessing herbal wisdom to detoxify your body through the feet—where it matters most.

This method not only brings the spa to your home but also offers a smart, economical way to maintain your wellness routine without the hefty price tag.

[Click here to detox affordably and effectively with Nuubu.](#)

23. Homeowner? Get up to \$185,000 cash to use however you'd like, thanks to this new cash-out initiative



Don't expect banks to tell you this, but they can't stop you from doing it either...

Still unknown to many is a brilliant insured refi plan called the FHA Cash-Out Plan (FaCOP) that could benefit millions of Americans and **give them up to \$185,000 in cash to use however they'd like!**

You could bet that the banks aren't too thrilled about losing all that profit from high interest loans and might secretly hope you don't find out before this program ends for good.

Americans are paying for their home renovations, funding their businesses, paying off debts & even taking vacations - All thanks to this "cash out" option that is now available. Inflation is through the roof right now and smart Americans are using this program to **get up to \$185,000 in cash.**

There is NO COST to see if you qualify.

[Check your eligibility >>](#)

24. Secure your family's future with life insurance for just \$15/Month



Having a family means you need life insurance. It's that simple. Without enough savings, your loved ones could struggle with mortgage payments, daily living costs, and settling your final expenses. **Worse, they could inherit your debts.**

The truth is, life insurance companies have made a lot of money off this, charging high prices for a long time. But now, things are changing.

Thanks to a new special program, you can now get very affordable life insurance from the best companies out there. All you need to do is use [this new life insurance](#)

[comparison website](#). It's easy for anyone to find cheap plans, no matter how old you are or what your health looks like. The best part? It's **completely free** to use!

And there's more good news: Even if you already have insurance, it might find you a better deal that could **save you up to 70%** on what you're paying now! There are even plans that don't need a medical check-up and say yes to everyone, no matter your age or if you've been turned down before.

[Click here to see all available plans >>](#)

25. Laundry: Never pay for detergent again

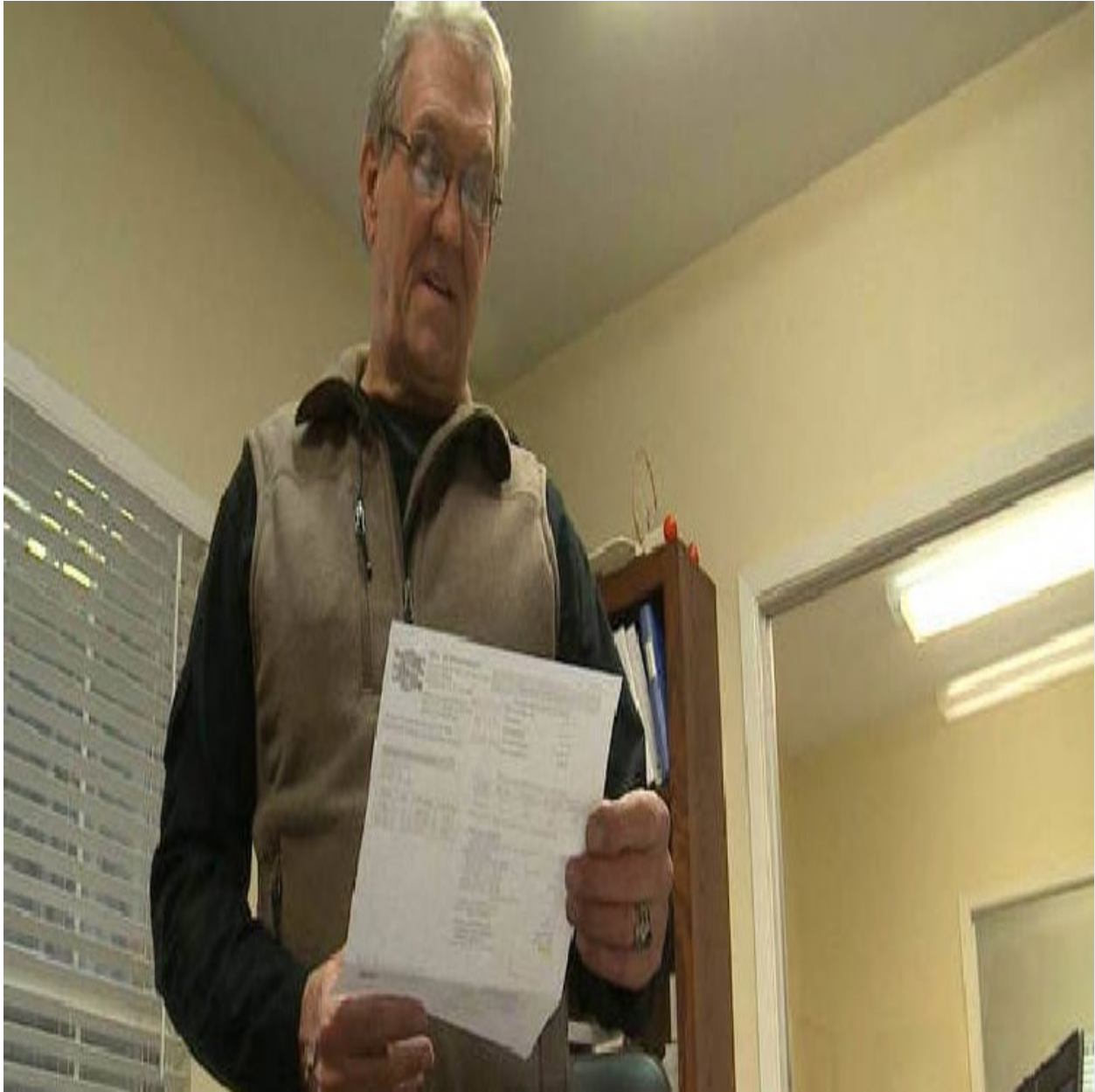


Do not buy more laundry detergent. Get 200+ loads of laundry with this one "pineapple grenade." It's a simple product that stays in your washing machine. When water runs through it, it uses its nano silver infused ceramic beads. This is antimicrobial, and it kills odors.

You'll save a staggering amount of money by not relying on department brand detergent anymore. No more need to use harmful chemicals which can not only burn the skin and provoke severe allergic reactions, but can also seep into your septic tank or the environment.

[Click here to get Laundry Masher »](#)

26. Seniors are ditching their home insurance and doing this instead



Your home is one of the largest financial investments you'll make in your lifetime. But it's also an investment that's vulnerable to risk. From water damage, to liability from injuries, to theft — it's important to have insurance in place to safeguard your family and home from financial risk.

Homeowner insurance safeguards your home from a multitude of hazards, including wind damage, fire, vandalism, tornadoes, hurricanes, and thunderstorms. We've partnered with one of the top sites to search for reliable homeowners insurance. Simply enter your zip, along with some basic information and they can find you the best rate from multiple companies.

Protip: If you have already paid your homeowners insurance premium for the year, if you replace with another provider, they will typically refund any unused portion. This means it pays to switch today.

[Click here to save on your home insurance >>](#)

27. Home appliances: Don't pay for another costly home repair out of pocket again



Imagine your AC or washing machine suddenly breaking down. It's a frustrating disruption, finding a reliable repair person, scheduling and making sure they show up and don't forget the real pain? The financial hit. Most of us seniors can't afford unexpected repair or replacement costs, and sadly, home insurance rarely covers these expenses...

That's why smart homeowners are turning to Choice Home Warranty, saving big over time by protecting themselves from unexpected covered home repairs. It can cover most of your appliances, and can help replace them with brand new ones – all without

emptying your wallet. Don't let unexpected covered breakdowns throw your budget off track.

[Safeguard your home and your financial well-being with Choice Home Warranty »](#)

28. These “night vision” glasses make it safe to drive at night again

Ever thought night driving could be as easy as daytime cruising? When I stumbled upon these "Night Vision" glasses, my nighttime driving worries vanished. Suddenly, roads at night looked as clear as they do under the afternoon sun.

No more squinting against oncoming headlights or struggling to see through rain. **These glasses cut through the dark and any bad weather, making every night drive a breeze.**

But here's the best part: they effortlessly fit right over my prescription glasses. No more choosing between clear sight and safe driving.

[Click here to learn more about NightView glasses »](#)

29. Not investing your spare change



Like most Americans, you're probably depositing every paycheck straight into your checking account. It seems like the safest bet, right? Wrong.

The problem: when your money is just sitting in your savings/checking account, it's gradually losing its value due to inflation. To put it in perspective, inflation has been reducing the value of money by an average of 3.8% each year for the last 40 years.

What can you do? Invest your money. With an app like [Acorns](#), it's super easy. Say you buy a coffee for \$4.25. Acorns rounds that up to \$5 and puts the extra 75 cents into

investments for you. It's a smart, effortless way to make sure your money keeps growing.

30. Security: Get a professional home security system for \$0 monthly fees

Have better peace of mind when away from your home with the latest technology breakthrough in affordable home security. This High Resolution Camera screws into any standard lightbulb plug and connects directly to your Home WiFi, viewable through any iPhone & Android Device.

The [Light Bulb Camera](#) is compact and has all the features anyone would want when having cameras inside & outside their home. The night vision is astounding, the camera resolution is top notch. It pans to the left and right, up and down, has motion tracking that works flawlessly and has many features that the big name cameras have. It also has a slot for a 64 GB SD Card so you don't have to waste money on monthly payments.

[Click here to learn more about the Light Bulb Camera »](#)

31. Pest control: This device keeps your home pest-free (and saves you a fortune)

This discreet device uses cutting-edge bionic, electromagnetic, and ultrasonic wave technologies that humans and pets cannot hear to create an uncomfortable, but non-lethal environment for rodents, cockroaches, mosquitoes, ants, and other undesirable insect and animal guests entering your home.

Simply plug in [The Pest Defence](#) and your home will be completely free of unwanted household pests in no time

[Click here to learn more about The Pest Defence »](#)

32. Bedding: These sheets reduces the need for frequent washing



Bed sheets haven't seen innovation in years. They are a breeding ground for all types of bacteria and dust mites. **Miracle** has created the first ever hygienic luxury sheets. These bed sheets utilize natural bacteria fighting silver for healthier skin and cleanliness.

It also features modern temperature regulating fabrics so that you stay comfortable all night long. **No more excessive laundry loads, bad odors, and unhealthy skin!**

You haven't experienced a perfect sleep and even more perfect mornings until you've switched to Miracle. Transform yourself effortlessly and overnight. You deserve it!

[Try Miracle Sheets risk free for 30 days »](#)

33. Teeth whitening: Get whiter teeth in 9 minutes



Get noticeably whiter teeth in only 9 minutes per day.

By now you've probably spotted pics of celebs all over social media sporting Snow's signature glowing blue mouth piece. After all, Snow has become the #1 most wished-for brand of 2024!

Snow is cheaper than dentists, easier than strips, and you can use it right from the comfort of your home.

With a 99% satisfaction rating, Snow now has over 1,000,000 happy customers worldwide (I'm one of them). I bought one of their wireless systems and absolutely love it!

[Get your most confident smile with Snow »](#)

34. Eyewear: This tool extends the life of your glasses

With over 7 million sold, this gadget is a must have for everyone. Peeps revolutionary and patented invisible carbon formula safely and easily cleans your glasses, leaving your lenses as clean as the day you got them.

Peeps utilize the same **innovative molecular-carbon technology used by NASA** to clean their ultra high definition optics.

Peeps include a brush that slides out and wipes any dust or debris off your lenses. Next is a tweezer-shaped cleaning tool with two carbon-infused microfiber pads. These pads clean both sides of your glasses simultaneously and are uniquely designed to fit the grooves of your lenses.

When you're finished cleaning, the patented case recharges the cleaning pads with new carbon molecules for the next use. (Independently lab tested for up to 500 cleanings.)

[Click here to learn more about Peeps »](#)

35. Save time and money while boosting your dog's health



If your dog eats quickly, it needs a slow feeder — or else it's at risk of bloat and psychological distress. But sadly, most slow feeders are too simple, difficult to clean (leading to mold and bacteria) or too complex for your dog.

That's where Super Feedy comes in — its revolutionary design slows down all breeds of fast-eating dogs without frustrating them, leading to a happier and healthier dog after every meal.

Works perfectly with wet, dry, raw, or mixed food. Whatever your dog loves, Super Feedy will make them love it even more!

[Click here to learn more about SuperFeedy »](#)

36. Get up to \$50,000 — Thanks to this new tool

Are you having a hard time paying off your credit card debt because of really high interest? With rates going as high as 24%, it might feel like you're not getting anywhere with your payments. But there's good news: we might have a solution for you that can seriously lower your interest rates by tomorrow.

Here's what [this](#) tool does: It helps you find loan offers with much lower interest rates, sometimes as low as **5.20% APR***. This is about 70%* less than the usual credit card interest rate. This big drop in interest is the key to helping you move forward.

With this new loan, you can pay off all your credit card debt at once. Then, you'll only have one monthly payment to worry about, and it'll be a lot cheaper. This means you can get out of debt faster.

If your credit score is 620 or more, **you could get up to \$100,000** without needing any collateral. And you can choose repayment terms of up to 144 months.

Not sure if you'll qualify? It only takes two minutes to [see if you can cut your credit card interest rate by 70%](#).

**Your actual rate depends on how good your credit is. The average credit card interest rate is 24.72% as of August 14, 2023, based on a report by Forbes Advisor.*