

# 8 Ideas and Tips on

## HOW TO PAY OFF CREDIT CARD DEBT FAST

1

*If possible, combine all debt into one so you can have just one balance to pay off and worry about.*

2

*Save on groceries and meals, and use the actual savings each time to pay toward a card balance.*

3

*Cancel a few subscriptions and memberships and transfer the money saved immediately toward a balance.*

4

*If you are putting money in savings each month, cut the amount in half so you can use the rest to pay off a card balance.*

5

*Use gift and tax refund money to immediately pay off the debt.*

6

*Buy things only when they have a discounted price, then use the actual savings to go online immediately and pay toward debt.*

7

*Sell things you have not used for more than a year and immediately apply the money earned toward your debt.*

8

*If you have a retirement plan, you can borrow against it to use the money to pay off credit card debt.*