

Top Ten Steps to Eliminate Credit Card Debt

10. Cut Up/Destroy Credit Cards
9. Freeze or Put them on Ice
8. Leave credit cards at Home when Shopping
7. Determine Between Needs or Wants
6. Avoid Impulse Buying
5. Pay in Full Every Month
4. If you can't pay in full every month, make regular pmts.
3. Make More than Minimum payments
2. No more purchases until credit balance is paid in full
1. Use cash for purchases instead of plastic

Eliminate

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- L Lower interest rates & fees
- I Impulse buying should be avoided
- M Make more than minimum payments
- I Increased credit limits need to be questioned
- N No more purchases until card paid in full
- A Alter spending habits
- T Track purchases throughout the month
- E Experts-Financial Consumer Agency of Canada
www.fcac-acfc.gc.ca

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