

HERE ARE FIVE POPULAR METHODS

Balance Transfer Cards

Pay off your balances quicker with these low or no interest credit cards. Be aware of fees and when the teaser interest rate ends.



Debt Consolidation Loans

Personal loans can offer a lower monthly payment with a better APR, but you'll need a good credit score to get a good rate. Check for origination and other associated fees.



Debt Management Program

You'll have reduced interest rates & only one monthly payment to make. In as little as 36 months you may be able to pay off your debt while saving up to 30 to 50% in total payments.



Debt Settlement

Experts negotiate with your creditors so you pay less than what you owe, but you may see damage your credit score.



Bankruptcy

Discharge qualifying debts and start fresh, but be sure to research the long-lasting financial consequences and credit score damage.



