



**DIVISION OF AGRICULTURE
RESEARCH & EXTENSION**

University of Arkansas System

Reducing Credit Card Debt

Ask yourself, “How much do I owe?”

Record the total amount owed on each account along with interest rate, payment due date, and minimum payment requirements.

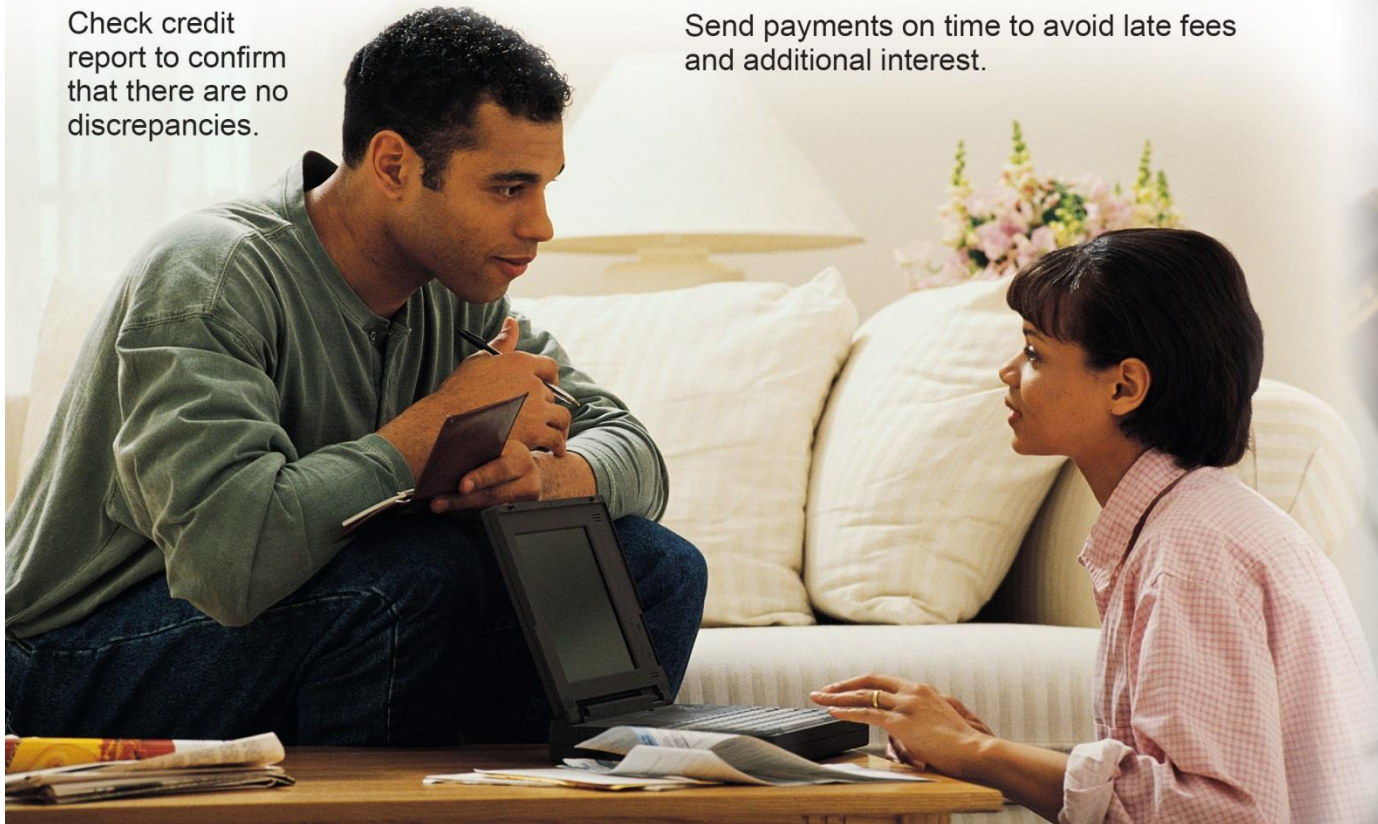
Check credit report to confirm that there are no discrepancies.

Make a plan that works for you and your creditors.

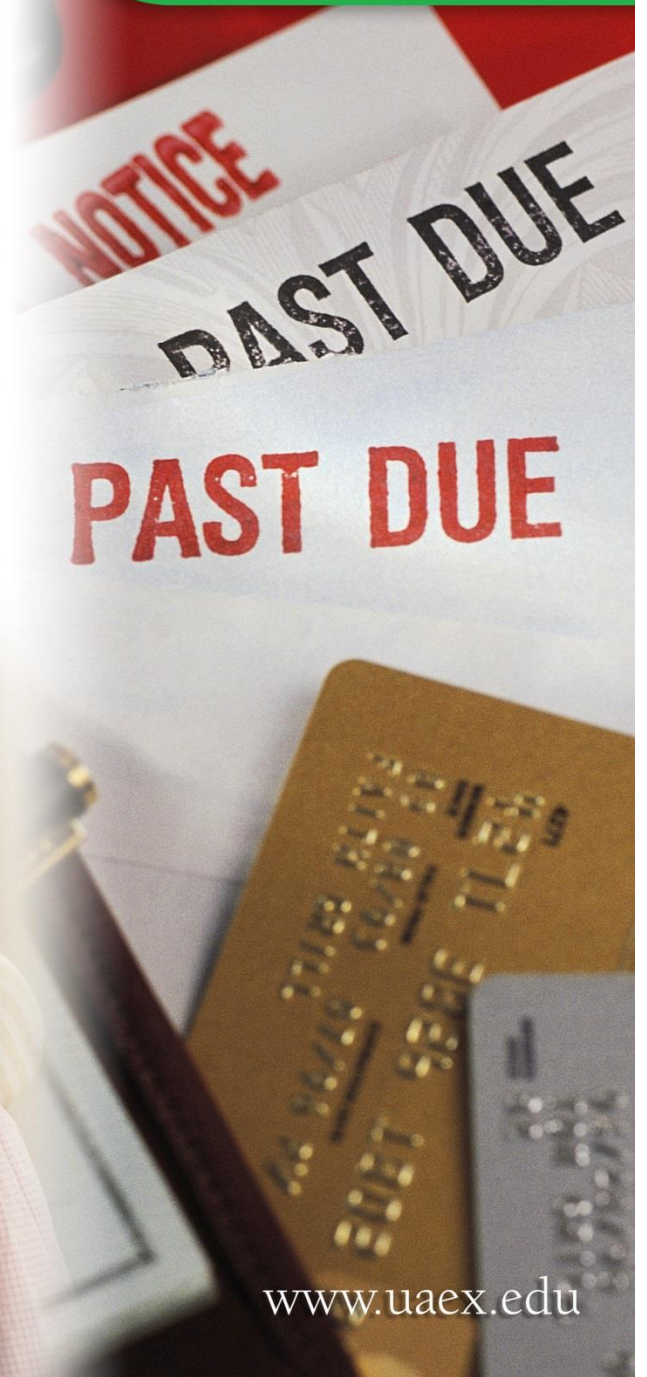
Call creditors to request a lower interest rate.

Pay additional amounts on credit accounts that carry the highest interest rates.

Send payments on time to avoid late fees and additional interest.



CONSUMER ECONOMICS



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