

Debt Consolidation Loans

Credit Card /debt Consolidation Loans?

Q: Could this help me? I owe about 12k on my cards right now...

A: See what terms you can get from consolidation companies.

[http://www.normalforce.com/...](http://www.normalforce.com/)

is a decent site that lists a few. Or if you have a house or a co-signer, a bank is the best bet.

depends on where you are getting it. if you can buckle down and pay them you will be better off unless you have high interest and can get a lower rate. the reason it is better it is so your credit will survive.

I would pick the highest interest rate and pay the minimums on the others until that is paid off and then move on to the next one. Always may on time and at least the minimum to survive bad marks

Well, how has borrowing worked out for you so far?

You just need to work Dave Ramsey's **debt** snowball. Pay all your minimums. Put ALL your extra money toward your lowest balance card or **debt**. Once you pay that off, roll over the money you were paying to that into the next highest dollar value **debt**. You will be amazed how fast you get rolling.

If your lowest card minimum is \$25 and you pay that plus an extra \$100, you should pay it off before you know it. Then, you pay the minimum on your next **debt** (let's say it is \$45) PLUS you pay an extra \$125 toward it since your lowest on eis paid off. Etc.

DONT charge ANYTHING else in the meantime. Cut back all the costs you can. Get a second job if you want and you can do it even faster!

Note that LOGICALLY you should pay the highest interest rate loan first. But, you will get faster results and be more likely to stick with it if you base your payments on the balance.

Before you scoff, read my entire answer.

Sign up for a **credit card** with 0% interest on balance transfers for 12-14 months. Chase and Fidelity offer them.

Move the entire \$12K to the new **credit card**. You will pay a one time 3% transaction fee, but it's worth it.

Pay off your entire balance within the time allowed. That will make your payments \$1088 a month.

If that is too much for your budget, pay what you can each month (at least the minimum), and then repeat the process. This is the only loan company that can offer you that exact loan that you need so apply today for a mortgage loan and get it fast and easy, this loan lending firm is a certified lending company we give out loan to cooperate individual and public firm, with the interest rate of 5% this company is a registered and licensed loan lending firm so contact us today so that we can proceed further. Our minimum lending rate is from the sum of \$2,500 to \$8,000,000. If you are a contractor, there is room for more than \$8,000,000, hurry apply for this loan now.this may be your only opportunity of getting to borrow money from a legit firm. I await your urgent response so that we can move to the transaction. Our company mailing contact box is via:

BORROWER'S PERSONAL DATA Your names Your country..... Your address Your occupation
Your marital status Current status at place of work..... Phone number..... Monthly income..... Loan amount.....

have a nice day Best way go for **debt** Consolidation.I know one best webiste on offering some great tips and resources on **debt** Consolidation.

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Best wishes