

## Is Your Credit Card Debt Monster Eating You Alive?

It is becoming too easy for people to get charge card accounts these days. The easier it gets, the more problems our society sees. One card leads to two which leads to three which leads to stifling budget problems if you do not have the income or discipline to keep up with the bills. Credit card debt is a buzzword these days to indicate that everyone in the world is headed to the poorhouse because of overspending. That is not entirely true. Then again, credit cards can feel like a huge monster that is devouring you, dollar by dollar.

There are alternatives to incurring massive credit card debt that you can not handle or that is unnecessary. There are many secured master cards or visa cards, and prepaid accounts available that work just like conventional cards, except that you place money in an account to secure it or "put money on the card" much like you would a gift card at a local retailer. These cards use money that you already have instead of money that you do not have and may not have when it comes time to pay the bill.

Many of these secured credit accounts and prepaid charge cards bear the Visa or MasterCard logo so they are accepted anywhere that standard credit cards are accepted. This may be a viable option to incurring credit card debt. A secured charge card can be obtained on the internet or from many banks. All that is required is opening an account and depositing a certain amount of money in it. It then comes to you with your name imprinted on it and it looks and works just like a regular credit card. When you want more credit, you "pay the bill" by depositing more money into the account and you can spend more. If you have enough in this account, you can use the card to secure rental cars, purchase airline tickets online and many other convenient things. A prepaid option works much the same way. You "load" the card with a desired amount of money and you have some cash to spend conveniently!

No one ever said that charging was not convenient, but debt is very inconvenient and stressful. Using these smart options can eliminate your credit card debt forever. Pay off your current accounts a little at a time and soon you will be completely converted to you sensible prepaid or secured credit cards. Fight back with some common sense, this practical advice and a little control and you will do fine.

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### About the Author

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