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1)pay off credit card debt : Not everyone is able to pay off the debt but it is surely a great achievement if you can It takes a lot of discipline, restraint, planning and perseverance to finally pay off the debt.

2) Consolidate credit card debt : It is a process of consolidating the debt on various credit cards into one or two card. Either it can be done through a low interest bank loan or by transferring balance to a new credit card i.e. transferring the amount you owe, on one or more credit card, to a new credit card.

3)credit card debt negotiation : Basically, negotiation is about asking your current credit card suppliers for help/assistance in clearing off your credit card debt. If it is successful it will save you not only money due to reduction in APR but also the hassle that is associated with finding for a new credit card to transfer balance.

4) credit card debt settlement : No matter what is the reason for employing a debt settlement company, a good credit card debt settlement agency would surely be of help. But, it's important that you choose a good settlement company. Do not fall for ads of credit card debt settlement agencies that promise to wipe off your debt overnight. No one can do that. You should select a settlement agency which has verifiable credentials.

5)Balance Transfer : Balance transfer is often treated as the number one measure to reduce credit card debt. This is really something that can help reduce the debt by slowing down the pace at which your credit card debt is getting built. Also gives you relief in terms of the APR being zero per cent for initial six to nine months and hence helps reduce the debt sooner.

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a Excessive credit card debt can surely be dealt with discipline. Here is more about credit card debt.

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