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Be in the Fast Lane to Get out of Credit Card Debt by [James Blee](#)

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The possession of a credit card is quite common in these days. In many cases, a person may have more than one credit card. The problem arises when there is a huge debt to pay and the person is unable to do so. This scenario is also quite regular in recent times. Internet marketing, spending extravagantly when on vacations, and medical expenses are some of the common causes of the rising amount of debts. As the amount of debt increases, the tension of the individual grows manifold. Following some simple ways, one can easily get out of credit card debt and in a reasonable time frame.

The first thing you can do to get out of credit card debt fast is to stop using a certain credit card if you already carry a huge balance from previous months. Although some may see this as common sense, some people do not have the funds in the bank, causing them to rack up the amount on their credit cards no matter how close to the limit they may be. If you cannot stop yourself from using the cards, destroy them immediately or keep them away from you. While using a card, make sure that you have taken the card with the minimum of interest.

We always tend to pay the minimum amount per month set by the credit card company. But it is recommended to set your own minimum payment which should always be more than limit set by the credit card company. This is an important part of get out of credit card debt. It is of no shame to ask to your relatives and friends if the loan amount is small. This will help you to get some time if you are unable to pay your loan in time due to any problem.

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