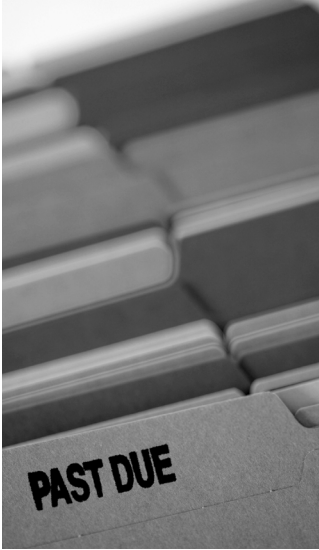


# Six Ways to Get Out of Credit Card Debt



Overdue credit card bills? Collection agency calls? Virginia CPAs offer these six tips for getting out of credit card debt.

**1. Know how much you owe and to whom.**

Make a list, including interest rates and minimum payments.

**2. Target balances with the highest annual percentage rates.**

Once you pay off a credit card, apply that money to other credit card balances.

**3. Pay more than the minimum due.**

**4. Use a debit card to avoid interest charges.**

**5. Restructure your debt.**

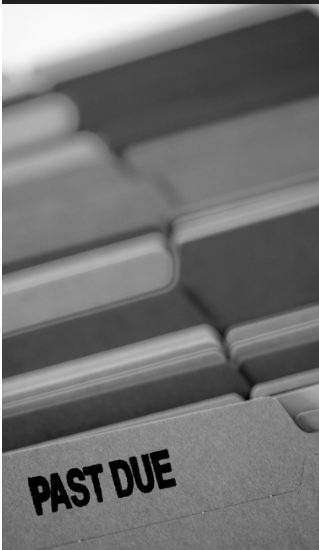
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**6. Protect your credit history.**

Make all loan and credit card payments on time.

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