

( [PRLEAP.COM](http://PRLEAP.COM) ) December 20, 2013 - Credit Card Consolidation Loan published an article last December 16 that aimed to provide consumers with information about holiday debt. The article is titled "Holiday Tips To Stay Out Of Credit Card Debt." Another goal of this article is to help consumers make better decisions about their credit card use.

The article claimed that credit card debt is not something that happens overnight. It happens gradually and that means consumers have various chances to stop it before it makes things worse that it already is.

Given that, Credit Card Consolidation Loan provided tips on how consumers can keep their holiday spending from racking up too much credit card debt.

1. Have a holiday budget. The article mentioned how a holiday budget will keep consumers from being lured into buying more than what they intended. The holidays is filled with marked down prices. Not having a budget plan might distract consumers and make them spend beyond what they can afford.
2. Create a list. The best way to be a smart spender during any shopping errand is to have a list of the things that has to be bought. The article suggested that consumers think about what they need to buy before going to the store. Always prioritize the needs before the wants - especially when working with a limited budget.
3. Know who will receive a gift. Finally, the article mentioned how consumers should determine beforehand who will be receiving gifts from them. If the budget cannot afford it, trim the list to contain only those that are really important. While bringing happiness to other people is right, it should not be at the expense of the consumer's finances. If it puts the consumer in debt, then it is not a good idea.

The article also gave advice for last minute shoppers. Sometimes, when people are in a hurry, they do not have the time to think about whether the price is too high or not. Since there is not too much time left before the holidays, the consumer is advised to go online shopping instead. It is not as tiring and the time saved commuting to the store can be spent comparing prices.

To read the whole article, visit Credit Card Consolidation Loan or click on this link: <http://creditc>

## Credit Card Consolidation Loan discusses tips to stay away from credit card debt during the holidays

Written by Australian Business

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