



[The infographic published by Advantage CCS offers useful information to those facing credit card debt.](#) ([PRLEAP.CO](#)) July 3, 2014 - Advantage CCS, the online resource for money management, hopes to help people better understand their credit cards and credit card debt with the release of a detailed infographic. The infographic aims to provide information for the nearly half of Americans who currently hold more credit card debt than they do savings. In addition, Advantage offers credit counseling for those who feel overwhelmed by their financial obligations.

You are not alone in your experience with credit card debt. According to the www.Debt.org, the average amount of credit card debt in each household just crosses the \$15,000 mark, while the total consumer debt of the country (through mortgages, auto loans, credit cards and student loans) stands at \$11.4 trillion. Only 54 percent of Americans are paying their monthly balances in full.

There are several signs that you are experiencing credit card debt. If you find yourself only able to make minimum payments, using your credit card every day, maxing out your credit cards, paying your bills late or spending more than you earn, odds are that you are one of several Americans facing the uphill battle against credit card debt.

One of the largest factors in credit card debt comes with the topic of interest rates and APRs. Making sure you make your payments on time and pay over the minimum monthly payment amounts will help you save money in the long run. By fully understanding your credit card's interest rate and APR, you can avoid paying too much for the money you are borrowing.

With the aid of a credit counselor, those struggling with their financial obligations are often able to take control over their personal finances. A credit counselor will work with you to analyze your financial situation, while offering ways to either increase your income or reduce your expenses. By cutting down on unnecessary spending, you can help to better control your credit card debt. For an in-depth look into the details of the infographic, or to begin better understanding of your credit card debt view the full post at www.advantageccs.org/understanding-credit-card-debt.

Advantage Credit Counseling Services releases Understanding Credit Card Debt Infographic

Written by Australian Business

The credit counselors at Advantage CCS will work closely with you, customizing a plan to fit your financial needs while working towards lowering your monthly payments and interest rates. Contact Advantage Credit Counseling Services today and begin your journey back to financial freedom with free online credit counseling available at www.advantageuser.org/counseling.php/index.html