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Paying more than the minimum payment can \(\sqrt{help you get out of debt faster } \)

If you're already in debt, try to avoid ✓ missing a credit card payment, as it can lead to additional late fees and even raise your APR

The average minimum payment only equals 2 to 3% of your total debt, so making only the minimum payments on your credit card bill may V keep you in debt for a long time

pay more than the minimum

When choosing a credit card, look for √√annual fees, changes to your APR, and other finance charges

Credit card rewards programs can be appealing, but V be sure you understand how they work beforehand

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Christian G. Meyer

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