

# How to Get Help with Your Credit Card Debt

Are you struggling to pay off your [credit card debt](#)? Are you feeling overwhelmed and stressed out? You are not alone. Millions of people are struggling with credit card debt, and it can be difficult to know where to turn for help. In this blog post, we will discuss some of the options available to you when you are trying to get help with your credit card debt. We will also provide some tips on how to manage your debt and stay organized.

If you're carrying a lot of credit card debt, and have been unable to make your monthly payments on time because things have gotten too tight for financial purposes then it might be worth looking into negotiating with the company. While tough at first glance, many ways can help get this situation under control before it's too late!

When you are struggling with credit card debt, it can be hard to come up with a solution. One of the most common things people do when they're in this position is take out more loans from banks or other lenders without paying off their existing debts as well- which only adds to your financial obligations instead!



## Help with credit card debt

To support customers who are struggling with their [finances](#), creditors may be able to help by:

- Offering credit card payment holidays for up to three months
- Ensuring your credit rating won't be affected if you use a payment holiday
- Increasing credit card limits – it's important to consider the longer-term impact this could have on your credit file. Be aware that if you're on a debt solution, taking out extra credit could go against the terms of your agreement. Always speak to your debt solution provider before considering this as an option

## How do I pay off my credit card debt?

1. Start by understanding your finances, so you know what you can afford to pay each month. Work out your budget by listing your income and spending (without using further credit) and turn this into a monthly plan you can follow.
2. Use this budget to set aside an amount to repay your credit cards, or ideally to save up for an emergency fund. It can help to transfer this amount to a separate bank account.
3. Stop using your credit card, even if this is just for a short time. It's much harder to pay off if the amount you owe keeps growing.
4. Make sure you're on top of your 'priority bills. These include council tax and any fines you might have. If you fall behind with them, you're at risk of visits from enforcement agents
5. Get free debt help if you're not sure what to do. We're here to help you out with your budget, advise you about different solutions (including debt consolidation) and set up a repayment plan if that's the right option for you.
6. Can you go to jail for credit card debt?
7. While this is something a lot of people worry about, the risk of a prison sentence for unpaid debts is very rare. It's only a possibility for certain types of debt, including criminal fines and government debts, and this is the last resort after other types of debt collection have been explored.

8. Credit card debt, along with most common forms of credit, isn't enforced by the threat of imprisonment. If a creditor threatens you with this, you should consider making a complaint about them. Find out more about the types of debt that could lead to a prison sentence.



## Can you negotiate credit card debt?

If you're falling behind with payments, it's often a good idea to contact your credit card provider to explain what's happening and tell them how much you can afford to pay each month. Many creditors will agree to an affordable repayment plan or a payment holiday to help you get back on track, even if this is only for a few months.

## Conclusion

A debt management plan is a way of making affordable monthly payments. Work out how much you have left over after essential household spending, then offer a share of this amount to your creditors.

So, what do you do if you find yourself in credit card debt? How can you get help and start to dig your way out of the hole? We've provided a few tips below on how to get started. But remember, getting help with your credit card debt is only the first step – it's important to create a plan and stick to it so that you can start seeing results. Have you ever struggled with credit card debt? What were some of the steps you took to get back on track? [Let us know](#) in the comments below!