



# Holiday Spending Hints

## Taking Charge Of Your Credit Cards

by John A. Addison

(NAPSA)—If you're not careful, it can be easy to let credit card spending become the force that drives your finances—particularly during the holidays.

Fortunately, there are a few practical steps you can take to get back in control. Here are some tips from the financial experts at Primerica on when to put your credit cards away:

**After midnight.** Your judgment may be off at this time of day, so it's best to turn off the computer, put your card away and wait until morning.

**When you're near your credit limit.** Credit counselors advise staying away from even a couple of hundred dollars of your credit limit to avoid any negative impact on your credit score.

**When you get a notice that your rate will go up.** You may be able to negotiate with your credit card company for the old rate, switch to a new company with a lower rate or avoid using credit altogether.

**You're paying one card with another, habitually.** If you're bouncing your balance around from one card to the next, you should be aware that moving it around every six months or so may show up on your credit



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report. Also note that transfer fees have gone up to about 4 percent of your debt.

**If you don't have a plan for paying it off.** If you're still charging more than you can pay off each month—which is another way of saying too much revolving debt—and don't have a plan for paying it off, it may be time to get some help.

For example, Primerica Debt-Watchers™ program can help you create a realistic plan to pay off your debt and help you stick to it.

To learn more, visit [www.primerica.com](http://www.primerica.com).

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