



## Credit Card Debt

### Market Sentiments

#### Web Search Interest in 1 Year (2010-2011)

Shows general market interest, attention and curiosity online about the topic.



### Regional Interest

Shows general market interest online according to geographical location

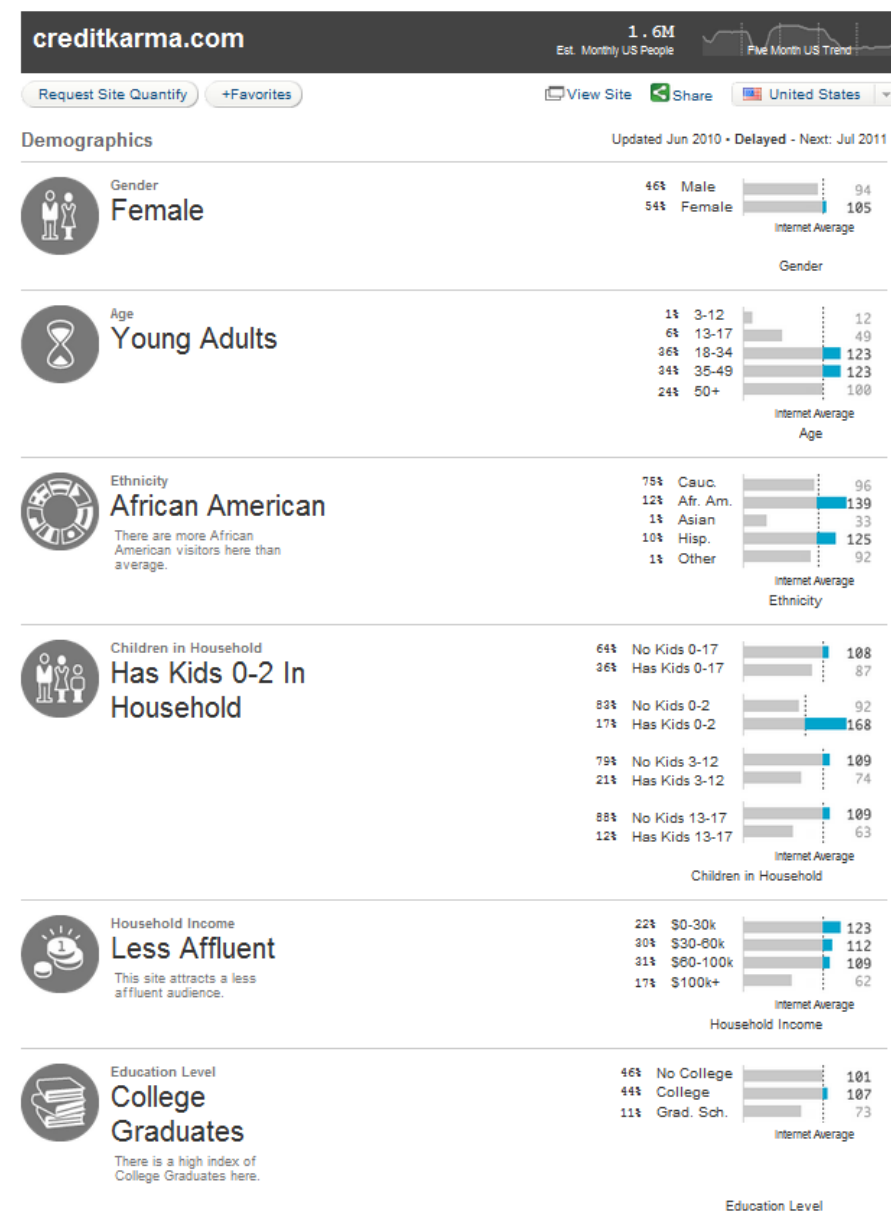
Regional interest		
1.	<a href="#">United States</a>	100
2.	<a href="#">Canada</a>	35
3.	<a href="#">Australia</a>	28
4.	<a href="#">United Kingdom</a>	21
5.	<a href="#">India</a>	13

Note: All results from Google Insights are normalized. So just because a particular region doesn't appear on the top Regional interest list, it doesn't necessarily mean that the niche isn't popular at all - it just means that the term is more popular in other regions.

## Demographics (data based on creditkarma.com)

Demographics are the characteristics of a population. In the field of marketing, it is important to define the demographic profile of your target audience. This is to identify target audience in the overall population and to create a clear and complete picture of the characteristics of the target consumer.

The following data tells you the gender, age, children per household, education status, income levels, and other demographic insights of your target audience.



The “index” represents the delivery of a specific audience segment compared to the internet average of 100. Composition, which is represented by the % of audience figure on the left side of the chart, represents the percentage of a property’s total audience that meets a specific demographic criteria.

For example, an index of 100 indicates the target audience is equivalent to the demographic make-up of the total internet population. Any increase over 100 means that the property is “over indexed” and attracts a more concentrated group of a particular demographic group than in the general internet population.

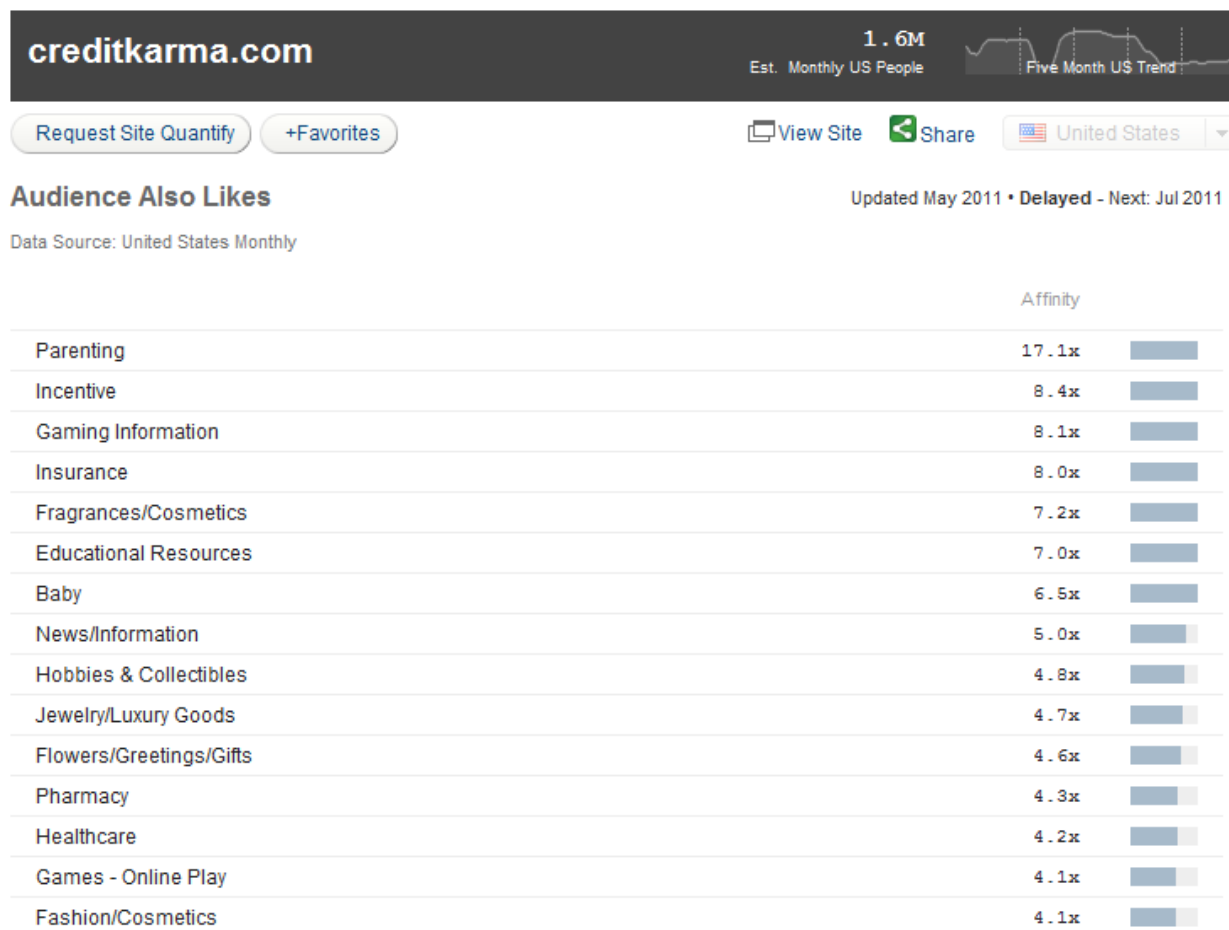


## Psychographics (data based on creditkarma.com)

In the field of marketing, psychographic variables are any attributes relating to personality, values, attitudes, interests, or lifestyles.

The following data profile shows other topics that the audience is likely to be interested to visit and the affinity indicates how much more likely than average.

An affinity of 10x means that your target audience is ten times likelier to be interested in the topics than the average internet user.



## Frequently Asked Questions

- What's the best way to rid yourself of credit card debt?
- How do I get out of debt fast?
- How do I make a loan to pay off credit card debt?
- Tips on how to use credit card?
- What is the optimum number of credit cards we should have?
- How many years do you have to wait until an unpaid credit card debt is removed?
- Do you prefer Credit cards or Debit cards?
- What is the best way to lower my debt?
- What happens when you stop paying your credit cards?
- What is the minimum age requirement in applying credit card?
- I currently owe over £42,000 on credit cards and am emigrating in June. What should I do with my debt?
- How much credit card debt do you carry?
- Do seniors have to pay credit card debt?
- Can a credit card company or debt company take u to court?
- Should I pay debt first or save?
- Should I file Bankruptcy or pay my debt?

- Are debt settlement companies a scam?
- Which is better, to tackle debt settlement yourself or with help?
- If you pay a credit card debt in full instead of accepting a settlement, is your credit score higher?
- How does credit card debt settlement work?
- What can credit card companies do now that we are in recession?
- Is credit card debt settlement bad for your credit?
- What is the best strategy for getting out of debt without declaring bankruptcy?
- What is the best option for my credit card debt?
- Does anyone have experience with a debt reduction program?



## Problems & Frustrations

- **Paying a very high interest rate and unable to get a loan**

I understand that the debt is my responsibility but I am paying a very high interest rate. I have tried to obtain a loan to no avail.

- **Unsure about the laws governing credit card debt payment**

I am unsure about the very complex area of law regarding credit card debt payment. What are some things should I know?

- **Don't know how to settle credit card debts of deceased**

My father recently passed away. Mum found a credit card bill showing he owed £6000. She did not know about this card. We don't know how long it goes back. There is no will (left by dad). credit company wants to check dad's estate but I'm not sure what counts towards his "estate". how should i proceed with this?

- **Unable to afford to pay off credit card bill at one go**

My recent separation from my ex-wife made me stuck to the plan of paying the critical bills i.e. mortgage, other loans secured on the property, utilities plus a whole load of council tax arrears and current CT payments whilst neglecting my credit card agreement. As I am straight now I would like to continue to pay off this credit card bill, however given my circumstances (still paying all bills with no help) I am not able to afford to pay 3% of the balance on a monthly basis. Who should I contact with an offer of what I can afford to pay on a monthly basis? What should I do if they do not accept what I offer to pay.

- **Don't know how to settle credit card debt**

I am currently in financial hardship and would like to know best way of writing off credit card debt.

- **Don't know whether to file for bankruptcy because of credit card debt**

My husband and I have \$43,000 in credit card debt — \$20k in my name alone, \$11k in his name alone, \$12k in both our names (all debt incurred together during marriage). Because of hospitalization and time off work, we've gotten behind on payments. Now he's moved out and I am pursuing divorce. I am at a loss how to deal with the debt. Should we file bankruptcy together, before filing divorce or should we go for a speedy divorce then file bankruptcy individually?

- **Unable to settle credit card bills and to meet household expenses without a credit card**

I am a single mom and have been laid off from job recently. I have not paid my credit card bills for the last 3 months. It won't be very long before I get another job. Can I ask them to hold payments for a few days? I won't be able to meet the household expenses without a credit card. Can I set up a payment plan even after I get a job? Because I know it will be almost impossible to pay off the full amount at once.

- **Have credit card debt across several cards and not getting anywhere**

I've got about \$30K in credit card debt, across several cards, I've been making the min payment for years without fail, but I'm not getting anywhere with the debt, it's staying the same because I can't afford to pay extra.



- **Don't know how to start settling debt**

I am about \$10,000 in debt and i haven't paid a payment in 7-8 months because I've been having some financial issues. What should I do?

- **Don't know how to settle credit card debt and when to file for bankruptcy**

I'm 78, divorced, self employed with a credit card debt of \$25,000. The only verified income that I have is my social security of less than a thousand a month. Business has been poor so no reason to continue my business. Home valued at \$178K, balance is \$266K. I don't have any assets. What reason do I have to file bankruptcy? I'm probably not going to live long enough.

- **Unable to pay off credit card bills because of unemployment**

I have been unable to afford credit card payments since I was laid off from work in 3/2009.

- **Confused about options available**

Ok i own \$570 in credit card debt. And the collectors keep bugging me about it. I do not have a job right now because i am pregnant and am not able to work, i just graduated high school and am just in a rough place right now. I tried explaining that and pretty much, if i don't pay the full balance by the end of this month i am going to have to go to court. What do i do? I'm so confused on my options.

- **Problems looking for legit sources to help ease credit card debt**

I see on ads about help to help ease credit card debt but I am skeptical about it. I want one that is legit and does not mess my life up after that.



- **In need of legal advice regarding credit company's acceptance of credit card debt settlement offer**

I am in the process of trying to settle an old credit card debt myself. I called and made an offer and they accepted. I told them I wanted something in writing on a company letterhead so they sent me a letter that they had scanned and pdf'd and emailed it to me. The problem I saw was it didn't include the co-signer on the letter (my mom). Can anyone advise me if this is sufficient language? I called them back because I want to be safe and have my mom's name included on the letter to be sure that she is also being released from the debt.

- **Credit card debts getting out of control**

I am 52 year old man still working but my debts getting out of control. Should I try for bankruptcy or debt agreement or be trapped in my debt problem.

- **Incurs credit card debt due to ex-husband's expenses**

My ex husband and I have been divorced for almost 5 years now. I get a call the other day that he has a balance of almost \$12,000, my name is on the card and that I'm half responsible for the payment. I told that company no way. I have been divorced now for almost 5 years. They told me too bad.....

- **No options to refinance credit card debt at lower rate**

We've looked at several debt consolidation companies but there are a ton and many seem like they wouldn't be successful at what I want, mainly refinancing my debt at lower rates. We've applied for loan applications with our current banks as well as applying for credit cards with lower introductory rates but so far our credit ratings have been too low for us to be accepted. Also, we do not own a home. Currently I'm a student living in a small rural college town. Due to the size of the town, our income opportunities are pretty limited until I graduate.

- **Credit card debt affecting relationship**

I have racked up credit card debt without my husband's knowledge. He knew about some of the debt and we were working through that already, but this past year, I have added about 6000.00 more that he didn't know about. I went to him about six weeks ago and confessed this to him. I knew that he wouldn't take it well, and I didn't blame him. His response was of course to stop giving me my monthly budgeted money and he has since taken over everything. I am fine with that too, I knew he would need to have to figure out a plan. The problem is, is that it is affecting our marriage A LOT, and I have been doing everything I can to work with him and try to find a solution.

- **Cannot afford monthly repayments**

Long story short some unwise investing and tough times here and I have racked up 18K on the card and been unable to pay for the last 6 months. It's at the point now where Fairhalsen Collection which acts on behalf of NAB has sent a collection notice. Now I am in no way able to pay anything significant on the debt now or in the foreseeable future. I definitely cannot afford monthly repayments.

- **Made many financial mistakes and don't know what to do**

I used a firm offering a settlement solution which I thought would save me some money making it easier to pay off what I owed and avoiding bankruptcy. Second mistake. Now after following this firm's advice, two of my creditors have filed on me. The firm says they can still help but want more money than they started out saying this would all cost and more than I can borrow from my company's savings plan. I know, that's probably another mistake. The alarms in my head say get away from the firm yet my natural inclination to hide from financial problems by sticking my head in the sand says it would be the easiest way out.