



Five tips to recover from holiday debt



Review your overall financial situation
Start by examining your entire financial situation, including your monthly budget and your short and long-term financial goals.

1

Evaluate your credit cards

Consider eliminating credit cards with annual fees and incorporating more rewards cards into your wallet. Take advantage of the points you can accumulate with a rewards card and use them towards future holiday purchases. Check out APGFCU's Visa credit cards to find a card that fits your needs.

2

Select a payment strategy that works for you

Pay down loans and credit cards with the highest interest rates first. Pay more than the minimum if you can, but most importantly, always pay on time. APGFCU personal loans have fixed rates and terms up to 84 months, which could help lower your monthly payments.

3

Use tax returns and holiday bonuses wisely

Use these large, lump sum payments to pay down debt or start your personal savings program. Don't look at this extra cash as free money to spend. Check out our great rates on Share Certificates and IRAs.

4

Start saving for next year's holiday shopping

It's never too early to start saving for next year. Open an APGFCU club account and start setting aside money now to help eliminate unnecessary debt later.

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