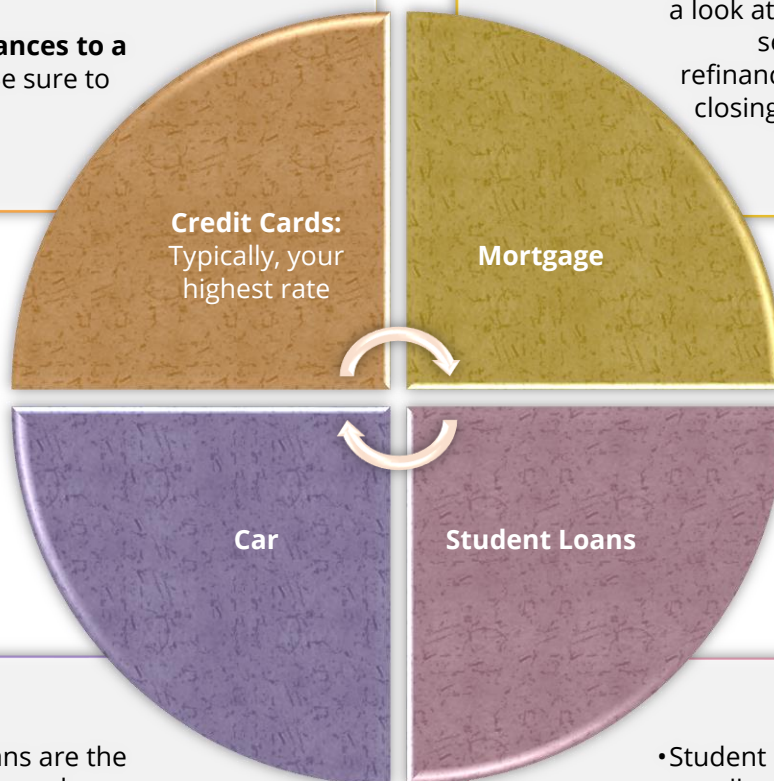


TIPS FOR REDUCING THE INTEREST RATES ON YOUR DEBTS

Interest rates can really eat into your finances over the long haul. On a monthly basis, it might not seem like much, but it really adds up. Did you know that you have some options available to you? Try these strategies to reduce the interest rates on your current debt.

- **Ask.** Tell them you're looking at other cards with lower rates and ask them if they'll lower your rate to match.
- **Transfer your balances to a lower-rate card.** Be sure to read the fine print.
- **Consolidation your loan.**

- **Refinance when interest rates go down or you can qualify for a lower rate.** Take a look at the current rates and see if it makes sense to refinance. Be sure to take the closing costs and points into consideration also.



- Home equity loans are the most commonly used source to pay that car off and get a lower-rate loan.

- Student loan rates are usually quite low. You could still consolidate them when the rates improve; there are firms that specialize in this.

For Other Types of Debt: Your creditors are frequently willing to work with you if you'll just ask. If you're really struggling, they would rather get something from you than nothing. It never hurts to negotiate!

Getting a lower interest rate on your debt can be much easier than you think. Look at your debts and their interest rates, see where you could make a difference, and go for it!