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4 More Ways To Consolidate Bills And Save Money

By Thomas Erikson

It may be time to consolidate bills if you find yourself struggling with debt and you are behind on your bill payments. You will reduce your monthly payments, simplify payments by dealing with only one lender, reduce the interest you pay and give yourself the relief you need from the financial stress you are going through now. In this follow-up article, you'll find 4 more ways you can consolidate your bills and save.

1. Nobody wants to believe it can happen to them, but sometimes life throws a curve ball. A sudden job loss or medical bills may have you searching for ways to deal with your bills. You may find yourself looking in places like your 401k plan. Even though these are your retirement funds, you may want to consider a 401k loan to consolidate bills.

This is an option of last resort but if it means your health or losing your house, it's a very real option. The best thing about a 401k loan is the interest you pay is to your 401k plan - so you are paying yourself interest until you pay back the balance.

2. If you have a whole life insurance policy, you can borrow against the plan. The funds can be used to consolidate bills and help you get your finances back on track. You don't have to pay back the funds if you so choose but keep in mind you chose the policy to protect your loved ones in the first place.

3. If you don't have collateral to secure a loan, you can always shop around for a personal loan to consolidate your bills. You will receive higher interest rates with this option than you would with a secured loan like a home equity loan or line of credit, but the rates you can receive should still be considerably less than the charges and penalties you are paying on your outstanding debt.

4. A low interest credit card can be a viable option if you can pay off your balance quickly. It can provide very low or sometimes no interest for a specified period. You can use this offer to consolidate bills provided you can pay off your balance in the low interest specified timeframe. Once the special offer has expired, you may find yourself paying regular or higher credit card interest rates. If you are confident you can pay it off within the specified timeframe, you can save yourself a lot of money.

With these 4 options for consolidating bills, you can reduce your monthly payments, make repayment easier by dealing with only one lender and get lower interest rates. All this will help you get a handle on your bills and give an opportunity to get back on solid financial ground.

Thomas Erikson is co-founder of www.your-debt-consolidation-loan.com which provides debt consolidation information and solutions.

Consolidate Bills Using A Personal Loan - Make Life Easier

By Thomas Erikson

If you don't have equity in a home, you can use a personal loan to consolidate bills and make your monthly finances more manageable.

Are you having difficulties paying off your bills each month? Do you have outstanding bills and you just can't find the money to pay them off? Maybe it's time to consider a personal loan to consolidate your bills.

When you consolidate bills using a personal loan, you replace all of your outstanding bills with one loan. The single biggest benefit is that you can arrange monthly payments that fit your budget. Instead of struggling and missing payments not knowing when collection calls may start (if they haven't already) you can have a single, manageable payment each month to help you pay off your debt.

Another of the benefits is you now only deal with one lender instead of many. That reduces the chances of forgetting about a bill and missing payments. All of that helps you keep your credit rating in tact.

You'll receive a lower interest rate than the total charges and penalties on all those bills. Take a look at the amount of extra charges and penalties you would pay on your outstanding bills. Companies usually charge a much higher interest rate (especially credit card companies) than you would receive on a personal loan. So if you add them all up, you could save a lot of money just in interest charges alone over the long run by getting a personal loan and using it to consolidate your outstanding bills.

Instead of juggling bills and potentially damaging your credit, you can use a personal loan to consolidate bills and get control of your monthly finances. No more nasty reminder letters or phone calls. One manageable monthly payment from one lender can help you get back on track.

Thomas Erikson is co-founder of <http://www.your-debt-consolidation-loan.com> which provides <http://www.your-debt-consolidation-loan.com/consolidate-bills.html> information and solutions.

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