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The following advice offers you some different strategies which you can try in

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Your credit and debt are directly related to each other. The amount of debt that you have affects your credit score and the way you handle your debt and make payments affect your credit score. You need to understand that your credit history and credit score are two different things. When you think about credit or debt management, it is important to realize that these two things are linked together. *Debt Management Plans: Find the Right One for You - NerdWallet*

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You can use the letter templates to tell your non-priority creditors about your situation and to ask them to accept your repayment plan. These debts include credit cards and other unsecured loans. Make sure you read the guidelines for using the letter templates first. Holding letter - ask creditors to hold off *If you're struggling with credit card debt - Citizens Advice*

Every debt problem can be managed if

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A debt management plan (DMP) is an agreement between you and your creditors to pay your debts. You make regular payments to a licensed debt management company, the company then shares this money out between your creditors. This is one the least serious of the debt solutions options as it's the only one that doesn't go through the courts.

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