

How to eliminate your credit card debt

Nobody wants to be in credit card debt but luckily there are many options available to help you get out of debt. The Fair Credit Act allows you to see what is in your credit report for free once per year and allows you to dispute wrong information that could be impacting your credit. You can consolidate your debt with the help of credit counselors or a law firm, lowering your interest rates and helping you pay more toward principal balance every month. Creating a budget and sticking to it will help control costs. Paying off high interest cards before anything else will lower your overall cost quicker.

Here are some details on how to eliminate credit card debt efficiently and quickly.

Create a budget

A budget is a detailed plan for how you will spend your money. Most people can look at their paycheck and figure out how much income they receive every month. Taking this amount, you can look at every cost in your life and figure out what you need to spend on and what you don't.

Certain bills like rent (or mortgage), utilities, and various types of insurance are a necessity and typically have a set cost per month. Once you figure out those costs, you can figure out how much is left for other areas and start planning around the money you have left. Are there any foods you typically buy that can be purchased for a lower cost? Could you downgrade internet, tv, or phone services to save money? Look into every area of your life where you can cut costs.

Once you have found some extra cash, be sure to set it aside for paying off your debt. The more you have available to pay the debt, the quicker it will vanish from your life.

Pay off high interest rate cards first

Every credit card has different rules and rates. Look at your card's agreement or call the company to find out what your annual percentage rate (APR) is for each card. Then, be sure to pay off the card with the highest interest rate first until that debt is wiped out. Even if all you can afford are minimum payments, it is worth paying down the highest rate card first.

When you hold a debt on a high interest card, it creates more interest than the other cards. This is just more fees for you to pay, so it's always a good idea to try paying off the balance of these cards before any others. While your other cards may go unpaid, at least the amount of interest accruing on them is less than if you failed to pay off the higher rate card.

Get a new credit card with 0% APR and do a balance transfer

Even when you are deep in credit card debt, you can sometimes get another card. Search around for a balance transfer credit card that offers an introductory 0% APR rate. These cards allow you to move the

balance you have on another card onto this new card. Once your debt is on this new card, it will incur no interest for the length of time mentioned in the offer.

This is a great way to give yourself time to pay off your debt. Instead of paying a high interest rate every month to the card issuer, your credit card balances will sit on a 0 percent interest card, allowing your monthly payments to

go toward the debt itself, not just interest. If you can put all of your credit card debt on a 0% APR card, even better.

Another bonus: Many credit cards now offer points for every purchase you make. Each point typically equates to one cent and can be cashed out for payment toward the credit card. Basically, the credit card company gives you one percent cash back on your purchases. IT may not be much, but it can add up quite a bit over time.

Reach out to a lawyer for debt consolidation

Law firms like Jeffrey B. Kelly specialize in helping people pay down their credit card debts. A lawyer can speak on your behalf to the creditors and garner a deal for you to pay a much smaller amount of your debt rather than the whole thing. They can also help lower your interest rates so you can make higher payments on the principal balance of your credit cards.

Law firms that specialize in debt consolidation understand your situation, so they make sure to charge reasonable rates for their service. Most of the time, they are able to lower your overall cost enough to make up for any fees incurred by hiring them for debt consolidation. In the end, you save much more money when you work with a firm like Jeffrey B. Kelly.

Learning how to eliminate credit card debt is easy, but doing it can be tough. Luckily, there are many ways to handle it. With a bit of financial planning, paying off the right debts at the right time and reaching out for legal help to consolidate, you can wipe out your costs quicker than you may think.

Most importantly, get started as soon as possible. The longer you wait to tackle your credit card debt, the harder it will become to get out of it. If you start now, you will be one step closer to financial freedom.

The Top Items For Your Car Maintenance Checklist

Car maintenance is the most important part of owning a vehicle. When you don't take care of the basics, you run the risk of having much bigger problems down the line. Even worse, car accidents can occur when your vehicle malfunctions due to poor care. [Proper maintenance](#) is one of the best ways to avoid an accident.

Tires should be inflated to 35 psi, oil should be changed every 3,000 to 5,000 miles, transmission fluid may need a change over time, and quality gas is always a good buy. The battery and spark plugs are also essential for your vehicle, so checking to see if the connections are tight and the battery still has plenty of energy will save you from a lot of headaches.

Most of the issues that pop up for car owners can be easily fixed when they are caught early. Best of all, catching a minor issue before it becomes a major problem will cost a lot less to fix.

Here is a car maintenance checklist for any vehicle owner:

Tires

As the only part of the car that hits the road, your tires have to be in great condition at all times. Most vehicles require the tires to be inflated to 35 psi for best performance, and the spare tire inflated to 60 psi. It's good to check the tread depth, too. If the treads are wearing down, it may be time to get some new tires, which should be swapped every 50,000 miles. Also, be sure to get a rotation every 6,000 to 8,000 miles, as the tires do not wear out evenly if they stay on the same side of the car for too long.

Oil

One of the most important fluids in the car is the engine oil. Whenever you get an oil change, the shop will provide a sticker on your windshield telling when you need another oil change, typically every 3,000 to 5,000 miles. Older cars and high-performance vehicles may need specific types of high grade oil, so be sure to check your user manual or ask a mechanic.

Check the oil every few weeks with the dip stick provided under the hood. Just wipe off the stick, put it back in and pull it back out to see the oil level. You can also see the oil color at this point, and if it is very dark, you probably need an oil change.

Transmission Fluid

This is a fluid that many people don't think about, but it is essential to a smooth ride. If you find your car struggling to switch gears, always grinding loudly when speeding up before shifting, you may need a transmission flush. Unfortunately, this is usually not a job that can be done at home because most manufacturers build the system so that only the pros can reach the reservoir and flush the system with

special tools. Luckily, transmission fluid is rarely needed and you can go the life of your car without needing more. However, if you are having trouble shifting, it is worth looking into.

Gas

Possibly the easiest and most obvious part of car maintenance is having gas in the tank. Every car comes equipped with a dial that shows how much gas is remaining, and many newer models will show a readout estimate of how many miles left before running out.

Depending on the type of car, you may need higher grade gas in order to see peak performance. It is also a good idea to pump “Top Tier” gas from time to time, as gas stations with the “Top Tier” logo have been tested and proven to provide better performance and engine leaning agents in their gas.

Battery

Most aspects of a car operate on mechanical parts, but there’s an entire electrical system doing its part, too. If your car has trouble starting, the lights seem dim or the internal controls don’t seem to work properly, you may need a new battery. Luckily, they are easy to find and install on your own.

If you think you need a new battery, it’s best to check with an automotive store first. They usually have a tool that can test the wattage and voltage of your battery to determine if your problems are related to the battery. Sometimes you just need a battery charging device, or you may have an issue with another part of the electrical system.

Spark Plugs

Another major part of the electrical system in the spark plugs. These work directly with the battery and engine to get things started when you turn the key. If your car is having trouble starting, it could mean you need new spark plugs. They tend to last 30,000 miles before needing replacing and can be installed on your own or by a mechanic.

Windshield Fluid

Another easy part of car maintenance is replenishing windshield fluid. If you try to splash the windshield and nothing comes out, you may need more fluid. Typically, there is a reservoir under the hood on the far left or far right side for windshield fluid.

Air Conditioning

The Air Conditioning system is key to a comfortable ride. If your AC is not blowing cool air, you may need a recharge, which can be done at a shop or with the right tools at home. If a recharge does not work,

there may be a problem with the compressor, which is a larger job that typically must be done by a mechanic.

Most importantly, be sure to pay attention to any warning lights or [odd sounds](#) coming from your car. There are a wide range of lights that can tell you what's wrong with your vehicle, making it easy to figure out the problem right when it begins. Most automotive stores can check the internal vehicle system and obtain a code for the exact issue, providing you with information on exactly what you need to do.

Keep up with your vehicle's maintenance as much as possible. The earlier you catch a problem, the less of a headache it will be.

What you need to know about mobile home insurance

Mobile homes (also known as manufactured homes) are just like regular houses in terms of homeowner's insurance. Property and liability insurance policies are standard coverages for a mobile home, but additional coverages may also be necessary. Replacement cost coverage can help an owner protect against depreciated value of the home. "Stated Amount" is a specific total in an insurance policy that states the maximum amount of money that can be paid out for any damages to a mobile home. These are all aspects of insurance coverage that must be considered when insuring a mobile home.

Firstly, a mobile home is typically manufactured off-site and later delivered to the plot of land where it will be located for good. During this delivery, however, the home is not covered under a homeowner's insurance policy. It is important for the buyer of the home to work with the manufacturers and delivery service to ensure that the home is insured against damage during delivery. No matter the distance the home will travel, it will be at risk of damage and should be insured. Once the home is in place, typical homeowner's insurance can be put into place.

Property coverage is a standard type of insurance policy for all kinds of houses, including mobile homes. This policy covers the broadest number of situations that could arise for a homeowner. These includes bad weather (hail, lightning, etc), theft (stolen items), vandalism (destruction / defamiation of property), and fire. Depending on what else you own, you may need property coverage for a carport, porch or gazebo on the property as well. These are not automatically placed on a property insurance policy.

Some insurance companies offer limited coverage which result in a lower premium, but it is important to know exactly what will and will not be covered by these types of policies. Lower cost coverage may be convenient for their lower monthly cost, but it can also be costly if a specific incident occurred and it is not covered by the policy. Look at the details of the policy before agreeing to a low-cost insurance plan for your mobile home.

Liability coverage is another common policy that many homeowners have on their mobile home. Liability mainly protects the owner against situations where others are injured while on their property. This usually covers situations where something in the home breaks and hurts a visitor, or if someone were to slip and fall inside the house. Usually it does not cover medical bills for those who live in the home and are injured. However, it usually does cover the costs that you incur if you damage a neighbor's home or property.

An important consideration for mobile home owners is the possibility of water damage. Pipes can burst inside of any home, but are more susceptible in a manufactured home due to its smaller size and ventilation. Insurance companies offer coverage for water damage and broken pipes only in the event

that the damage occurred naturally. If the damage occurred due to the owner's bad maintenance, coverage would be denied. It is important to take extra care of the pipes in a mobile home to ensure that, if damaged, they will be covered by insurance.

Replacement cost coverage is a unique type of policy for mobile homes. This coverage protects you financially against depreciated value of the home. If part of the home is damaged, replacement cost coverage will provide enough money to replace what is needed, rather than providing money based on the current value. In this case, you will have enough money to replace the damaged areas rather than simply repair them.

This also ties into the "Stated Amount" in the policy. The Stated Amount is a specific grand total of how much the insurance company will pay out if everything were to be destroyed. It is important to know this number in the event that you need full replacement of the home and possessions. Owners must consider how much it would cost to start over with a new home.

Insuring a mobile home is very similar to insuring a house, but with a few extra considerations. Property and Liability insurance are standard coverages that protect you against most common scenarios. Make sure you take good care of the pipes and have good water damage coverage. It is important to have replacement cost coverage if you will need to replace large parts of the property at any time. Taking good care of your mobile home starts with quality insurance.

How to file chapter 7 in Colorado

When you file chapter 7 bankruptcy in Colorado, the process is pretty smooth and helpful for everyone involved. There are many benefits to filing chapter 7 bankruptcy. The biggest benefit is the protection against wage garnishment. This means that your debtors will not be able to take part of your paycheck as a means to regain their money. Wage garnishment can be very tough to deal with, especially when money is tight enough as it is when you are in this kind of situation. Chapter 7 allows you to avoid this aspect of bankruptcy. It also allows you to keep certain debts through “Reaffirmation”, which will be discussed later.

First, the basics of a chapter 7 filing. In this type of bankruptcy, also more commonly called liquidation, your assets are sold off in an effort to regain money that will be used to pay off your various debtors. It can be a great option for both individuals as well as companies of any size. Chapter 7 helps provide a “fresh start” from your debts so you can move on and try again.

While it may be a great option for those to need to file, not everyone can file chapter 7 bankruptcy in Colorado. You must first pass the “means test”. This test shows whether or not you have the means to pay your debts. To pass the test, your income must be at or below the median income of a similar household in your town or area. If you earn more than that amount of money, they will look at how much disposable income you have available every month and consider that as part of your payment of debts. If there still is not enough money, you can file for chapter 7.

When someone files chapter 7 bankruptcy, a trustee is assigned to the case. This person is put in charge of overseeing the sale (or liquidation) of any assets that may be available and can be sold in order to pay off the debts. This can include nearly any valuables that can be sold. The profits are used for paying off related debts. Certain debts cannot be covered, such as alimony, child support, student loans and taxes. Some of the profits are also used for paying the trustee for their part in the filing process.

A note about co-signers on debts: they, too, may be held responsible for helping in the repayment effort. Because they signed on to the debt when it began, they are partially responsible as well. If they cannot pay the debt themselves, they may be required to file chapter 7, too. Be sure to talk to any co-signers you may have on your assets, such as for your home loan or car loan, to make sure they know what is going on.

Sometimes you really need to keep an asset and not sell it off, such as a vehicle or a house. These debts can be “reaffirmed”, where you sign a statement of reaffirmation that you will keep this debt and pay it. First, you must come up to date with the payments, paying off back-owed payments and related fees, before you can reaffirm the debt. You can’t liquidate that particular asset for another 8 years if you file

for bankruptcy again in the future. This is a great option for those essential items in your life, or items that are integral to rebuilding your business after bankruptcy.

Chapter 7 bankruptcy is a great option for anyone or any company that is struggling with a mountain of debt that they cannot repay. This type of bankruptcy allows for a “fresh start” for those who need it. The process is relatively quick, usually only taking 3 to 6 months from start to finish. Chapter 7 bankruptcy has more benefits and less pitfalls than any other form of bankruptcy available.

Bankruptcy is sometimes necessary in order to rebuild your financial life, but it is best to seek legal advice before considering. Speak to a qualified law firm if you believe you are in need of bankruptcy assistance. There are many options available in the state of Colorado and each case is unique. No matter what your situation may be, the process can be surprisingly straight forward and many clients get to keep the majority of their assets. You can get your finances back on track sooner than you might expect, call Holland Law we are very experienced with filing in the state of Colorado and know every step of the process.

Natural Ways to Balance Your Hormones

Hormone issues are a problem for both women and men. As we age, our bodies react differently to stress, food, drinks, and everything else we experience in everyday life. These stresses and changes can lead to hormone issues and imbalances, leading to fatigue, depression, anxiety, mood swings and hot flashes, among other issues. These problems affect men and women hard in middle age, especially women in terms of menopause.

When we become stressed, our body produces extra cortisol from our adrenal glands. Stress can also overwork out thyroid glands, leading to major health issues, especially in relation to loss of healthy hormones and addition of [stress hormones](#). As time goes on, these hormonal imbalances can lead to permanent damage within our bodies.

Fortunately, there are many ways to combat hormone imbalances, many of which have been proven effective. There are tons of medications available on the market for every type of hormone therapy, but there are also many natural ways to regain what has been lost inside our bodies. Natural hormone therapy can be a better option due to the addition of natural elements rather than chemicals and lab-based hormones to our bodies.

In recent years, many people have gravitated towards two major natural ways to fix hormone imbalances: Essential Oils and Biote Therapy.

Essential Oils are made of the pure “essence” liquids from various plants. These plants, such as peppermint and basil, have healthful characteristics when we are exposed to them, especially in their purest form. When used properly, essential oils are known for helping people regain the hormones they need in nearly any area of their body.

There are a few ways to use essential oils. One common way is to use a diffuser which spreads the scent of the oil throughout a room. Putting a few drops of the oil into water and adding a few diffuser sticks can fill the area with the scent of the oil, which is then inhaled into the system.

Another way to use essential oils is to apply the oil to the skin, but it must be done carefully. Essential oils should never make contact with the skin directly, as it can irritate and cause damage. However, when added to a wet towel and the towel is placed on the body, the diffused oil can have many health benefits, including acting as hormone replacement therapy. This same strategy of diffusion also applies to digestion of essential oils, such as adding a few drops to tea or soup.

Scientists have found that there are nine “Adaptive” essential oils that are especially useful for hormone therapy. These oils are known to “Adapt” to whatever the body needs, providing extra hormones where needed and lying dormant in areas where hormones are not necessary. These nine essential oils are Basil, Lavender, Lemon, Myrtle, Geranium, Anise, Licorice, Clary Sage, and Lemongrass.

Another option for those with hormone imbalance is **Biote Therapy**. Sometimes called BHRT (Bio-identical hormone replacement therapy), Biote Therapy is an outpatient surgical procedure that provides pure hormones to the patient in such a way as to slowly and carefully release hormones when and where necessary. During the procedure, Biote pellets are placed under the skin which slowly diffuse over time, providing hormones to the body whenever they are needed.

The Biote pellets are all-natural, being made of pure plant extracts, much like Essential Oils. Depending on the specific hormone imbalance, the pellets are made from the right plant liquid that will provide the exact hormones necessary. Once they are placed under the skin, they will break down over time, providing a natural remedy to the patient. Typical outpatient recovery time is less than one week.

These are just two major ways to naturally combat the problem of hormone imbalance. If you are in need of hormone therapy, be sure to talk to a doctor about your many options and see if natural therapy would be a good fit for your situation. Essential Oils and Biote Therapy have been around for many years and are well tested, making them a viable option for those in need.

Everybody is different, and everybody is different. Try out a few different options and see what works best for you.

How to Use Google Analytics

Google Analytics has become the standard in website data collection over the past few years. It is a free system (with paid upgrades) that allows anyone with a website to discover who is visiting their website, what they are looking at, what systems they are using, and tons more. Google Analytics is an essential tool for anyone who needs to know more about their visitors and potential customers.

The data that is collected through Analytics is far reaching to say the least. The program can show you all kinds of details, including how long visitors stayed on a certain page, how they flowed through the website, what operating system they used, and if they came back, just to name a few. Demographic data such as age and location, technology data such as browser and mobile information, and behavioral data like how many pages were visited can all be collected within the system.

Google Analytics is a great tool for any webmaster to have available to them. Here are the basics of setting up the system and what you can discover with it.

Setting Up Google Analytics

The setup process is fairly straightforward. Using a Google account, you can sign up for Analytics, plugging in your website data to set up a dashboard of tools. The system will also generate a piece of code that must be placed on your website so the system can collect the data. Hand-coded websites require this code to be pasted somewhere in or near the header on the homepage. Most content management systems like WordPress and Drupal offer free plugins that allow you to easily add the code with no need to dig into the HTML or PHP coding of the site.

Using Google Analytics

The Google Analytics system allows for a lot of customization, depending on what you need. Every website account has its own dashboard where you can mix and match different statistics and graphs. Depending on what data you are interested in, you can build custom dashboards to show you exactly what you need to know about your visitors.

One major page in the system is 'Audience Overview'. Here, you will be able to see a wide range of basic stats about the visitors that come to your website. You can see the number of page views, duration of visit, bounce rate, and other basic information. This can be a great starting point for learning about your audience.

Types of Reports

To really get the most out of Google Analytics, you want to consider your goals. Do you want more visitors to certain pages? Do you want certain types of visitors? What kind of website engagement do you want from your audience? Once you have determined your aims, you can build custom reports based on the data collected in the system.

Demographic reports provide tons of information on the types of visitors coming to your website. Male / female ratio, age groups, and backgrounds are just a few examples of demographic data collected by Google Analytics. With this information, you can determine if you need to tailor your content to different people or not.

Geo reports offer insights on where your visitors are located. Sometimes you can even see down to the city level of where your visitors live. These pieces of data are especially helpful when your website is location specific, such as a small local business. The more you know about the locations of your audience, the better you can serve them.

Behavior reports provide webmasters with data on how your audience engages with the website. You can see if certain pages have more visits than others. You can see if users tend to visit the homepage and not move on to anything else. You can see the trail that visitors take through your website, from page to page. All of this can be used by the website team to make decisions on how to make changes to the navigation of the site for optimal user experience.

Technology reports show the types of tools your audience is using while visiting your website. Are all of your visitors using smartphones? Are they all on one certain web browser? Do they all use the same operating system? Knowing these things can give you a sense of where you should spend your time and money when updating the site in the future.

Custom reports allow for even more functionality. You can set your own factors to be tracked and create reports based on specific data that you want to collect.

This is just a starting point for using Google Analytics to your full advantage. Dig through the data that is available through the tool and discover who is visiting your website. Use the data to infer why they are visiting and use this knowledge to help them engage in the way you need them to engage.