

Idaho Legal Aid Services, Inc.

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Settling Your Credit Card Debts (English and Spanish (Espanol)) ^[1]

If you've maxed out your credit cards and you're getting deeper and deeper in debt, chances are you're feeling overwhelmed. How are you ever going to pay it down? Now imagine hearing about a company that promises to erase your debt for pennies on the dollar. Sounds like the answer to your problems, right?

The Federal Trade Commission (FTC), the nation's consumer protection agency, says slow down, and consider all the steps that can get you out of the red without spending a whole lot of green.

See the guides below in English and Spanish for more information.

 [Settling Your Credit Card Debts.pdf](#) ^[2]

 [Como_Saldar_sus_Tarjetas_de_Credito - Espanol.pdf](#) ^[3]

Printed: January 17, 2022

<http://www.idaholegalaid.org/node/1888/settling-your-credit-card-debts-english-and-spanish-espanol>

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