

Time to Get Help

Do you ever wonder if there should be a 12 step program for people who have a problem with credit card debt? The idea might not be as ridiculous as it sounds. The 12 step program is one of the most successful therapy programs there is for helping people with addictions. And in a lot of ways, our love of credit and of buying things using our credit cards amounts to an addiction.

And like people who are suffering with an addiction, many times the biggest step forward is when you recognize that you have a problem. Too often when someone has the beginnings of a credit card debt problem, there is a sense of ambivalence and "just let it go" because after all "everybody does it." And when you have a problem that threatens to become a huge problem, that is no time to be lazy and decide to just let it continue because you think everybody does it.

That attitude of "oh well" is exactly why the credit card companies are making record profits. If we all would get mad because they are enslaving our family budgets, we would rise up and throw them off and the world would change dramatically for us. But we can't fix the world. But you can fix our own world and start at home, with your own credit card "addiction" and maybe even use some of the principles of 12 step programs to get started.

Most professionals who work with people needing 12 step programs will tell you that the biggest obstacle is getting the troubled person to know they are in trouble. We all live in a bubble where we tell ourselves and each other that "everything will be all right." 12 step programs use tough love to tell the people who come there that everything will NOT be all right unless they take steps to change their addictions because their addictions will destroy their lives.

Well folks, we might need some tough love when it comes to us not taking action to fix our credit card debt problem before it destroys our lives. We have to find a way to get over this idea that we should just endure credit card debt and get motivated to do the hard work to dig ourselves out before the task becomes insurmountable. In a lot of ways the problem is pride. We may suspect we have a credit card debt problem but we don't want to tell someone else we have one. We are proud and we want others to think we always have it together.

That pride says "just take care of this yourself" and it will keep you from talking about the problem with your spouse, your family and then even going to someone like a credit card consolidation company to find out how to get this problem under control. The big moment when an "addict" becomes a recovering

addict is when he or she recognizes that the problem is there, that it is huge, that it could destroy their lives and that it is time to seek help.

Maybe that time has come for you. Maybe its time to not let your pride be so stubborn that you wont turn and seek help from people who know how to help you get this problem under control. So let this little discussion be your "intervention" to give you a slap in the face that the faster you let that pride go and seek some help, the faster the credit card debt problem will go away and you will be back on a solid financial footing once again. And once you get this "monkey off your back", you will never want to become enslaved to credit card debt again.

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