



Contact: Media Relations
InCharge® Debt Solutions
(407) 532-5599

mediarelations@incharge.org

InCharge Debt Solutions Showcases Five Tips to Surviving “Cyber Monday”

Orlando-based nonprofit says holiday season can be stressful for those struggling with debt problems

(Orlando, FL, November 22, 2011) — Until recently, consumers only had to survive “Black Friday” sales in order to keep their year-end budgets in line, but the Internet has changed that. According to the [National Retail Federation](#), 36 percent of all holiday purchases will be made online in 2011, up from 33 percent last year, and 70 percent of online retailers expect their sales to grow by at least 15 percent over 2010. That means that “Cyber Monday” (the Monday that follows the long Thanksgiving weekend), now presents even more of a challenge to those facing credit card debt problems, or hoping to avoid them.

[InCharge Debt Solutions](#), a nonprofit organization that helps consumers find solutions to their debt problems, offers five tips to survive Cyber Monday:

1. Set a budget, and stick to it. Establish a plan to pay off what you spend during the holidays.
2. Use the “need it/want it rule.” If you don’t need it, don’t buy it; and, if you only want it, wait until you can afford it.
3. Don’t open new credit, it may seem enticing but will only make things worse.
4. If you can afford to pay in cash but want to buy online, use the card for the online purchase but then send that exact amount immediately to the credit card provider.
5. Shop around and avoid impulse buying. The Internet is open 24 hours a day, so there is no hurry to jump into the first deal you see.

[InCharge Debt Solutions](#), a 501(c)(3) nonprofit organization, provides free bankruptcy counseling, credit counseling, and housing counseling services to consumers and servicemembers in need of financial literacy education, money management guidance, and help finding the right debt solution for their specific situation.

For more information, contact [InCharge Debt Solutions](#):

- For [bankruptcy services](#), call 866-729-0049.
- For [credit counseling](#), call 877-486-4924.
- For [housing counseling](#) services, call 877-251-1882.
- For [servicemembers](#), call 877-258-9549.

- or visit us online at www.InCharge.org

About InCharge® Debt Solutions

InCharge® Debt Solutions is a 501(c)(3) non-profit organization specializing in personal finance education, housing counseling, bankruptcy services, and credit counseling. Founded in 1997, InCharge interacted with over 1.2 million consumers in 2010 alone. InCharge is affiliated with InCharge® Education Foundation, Inc. (ICEF) which is dedicated to providing educational products, services and research supporting the personal financial literacy of consumers across America. ICEF also provides financial literacy training to servicemembers and their families through MilitaryMoney.com. InCharge is a member of the National Foundation for Credit Counseling (NFCC), the Association of Independent Consumer Credit Counseling Agencies (AICCCA), and is accredited by the Council on Accreditation (COA).