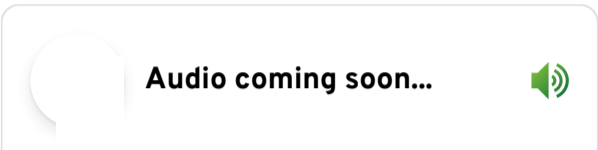




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# Earth Action: Cut Out Credit Card Offers



By [Gemma Alexander](#)

MAR 17, 2023 [earth action](#)



**Is Your Company's Money Aligned with Its Mission?**

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Earth911 is honoring the 52 years of Earth Day with 52 [Actions for the Earth](#). Each week through Earth Day 2023, we will share an action you can take to save resources, reduce waste, and make your own life more sustainable. Paper is one of the easiest materials to recycle, but it still makes up the largest component of Americans' garbage. A full 25% of municipal solid waste in America is paper and paperboard (also called "cardboard"). Eliminating paper waste completely would require a Herculean effort for most people, but just like going [plastic-free](#), you can cut down your paper waste by cutting out paper one category at a time. This week, you can [invest in the earth](#) by eliminating credit card offers.

## Action: Cut Credit Card Offers

### Junk Mail

We throw away about [67 million tons](#) of paper and paperboard each year and recycle roughly [46 million tons](#). Reusing paper by printing on both sides is good. Recycling paper or even upcycling it into fancy [handmade stationery](#) is better. But best of all is [cutting down paper waste](#) by reducing how much paper we go through, especially if it also makes our lives simpler. Reader's Digest [reports](#) that sorting junk mail could take up to eight months of your life. Junk mail (also euphemistically called direct or bulk mail) uses more than 100 million trees nationwide each year.

### Credit Cards

Americans owe a staggering [\\$925 billion](#) in credit card debt. Much of that spending was incurred as a result of [consumer](#) culture that encourages people to buy more than they need on impulse and then to replace purchases frequently thanks to [planned obsolescence](#) of items like [electronics](#) and [fast fashion](#). These purchases add up to about [a quarter](#) of the average household's carbon footprint. Not only do credit cards encourage debt and overconsumption, but they are nonrecyclable [plastic waste](#) that's hard to dispose. Which all goes to say, most of us don't really need all those credit card offers we get in the mail.

### Cutting Credit Card Offers

Unfortunately, you can't just get rid of all junk mail in one step. You can reduce your mail burden by signing up for [electronic billing](#) and [canceling catalogs](#), but eliminating credit card offers takes a bit of effort. [OptOutPrescreen](#) is the official Consumer Credit Reporting Industry website to accept and process requests from consumers to opt-in or opt-out of credit and insurance offers. Submitting their online opt-out form will bar the four consumer credit reporting companies from sharing your address with credit card and insurance companies either permanently or for a period of five years. (If you choose permanent exemption, you will have to print and mail your opt-out form.)

To opt out by phone, call 888-5OPTOUT (888-567-8688). You'll be asked to provide your name and address to stop receiving credit card offers. You'll also be asked for your social security number and date of birth. This is information the consumer credit reporting companies already have and is used to make sure they are opting out the correct person.

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