

# Do You Need Help With Debt Problems?

- ✓ Do you worry about how much you owe?
- ✓ Are you spending more money each month to pay off debts?
- ✓ Are you near or at the limit of your lines of credit?
- ✓ Can you only make the minimum payments on your credit cards?
- ✓ Are you late in paying your bills?
- ✓ Have you had your phone, electric, or gas service shut off?
- ✓ Have you postponed medical or dental appointments because you can't afford them?
- ✓ Do you sometimes run out of money to pay for food, prescriptions or other medical needs?
- ✓ Are you receiving calls from creditors about overdue bills?
- ✓ Do you argue with your spouse about money?

If you said **YES** to any of the above questions, you could be in financial difficulty and should take steps to re-examine your spending habits so that your income will cover your debts.

