



Determine If You Are In Money \$ Trouble

Check all that apply:

- You have missed a scheduled monthly payment
- You have been denied credit
- You depend on overtime to make ends meet
- You are consistently borrowing money for your expenses
- You have postponed medical or dental checkups because of money
- Your monthly debt payment including your mortgage are greater that 40% of your monthly income
- You have used your savings account to pay bills
- You are struggling to make ends meet and find it difficult to save
- You have considered taking out a new loans to pay off a current loan

If you checked any of the boxes above you may benefit from help to get your finances in order. Consider the following steps to get help:

- Contact your creditors – they may be able to provide a forbearance on your payments
- Consolidate your debt into one monthly payment
- Contact a licensed and reputable credit counseling service.
<http://www.cccservices.com/>