

Debt Problem Danger Signs

Are you in financial trouble or “stressed out” because your debt is growing out of control? Review the debt problem danger signs below. If these warning signs apply to you, consider calling your Employee Assistance Program (EAP) for help.

Warning signs of over-spending and too much debt

- ↳ Charging inexpensive items.
- ↳ Charging items you might not buy if you were paying cash.
- ↳ Charging more each month to accounts with outstanding balances.
- ↳ Charging items you don't need, and then feeling guilty.
- ↳ Charging items on a delayed payment plan.
- ↳ Assuming your credit cards entitle you to a particular standard of living, regardless of your actual income.
- ↳ You dip into your savings account for items and never replenish the supply.
- ↳ You have no savings account.
- ↳ You only shop at stores where you can “charge it.”
- ↳ Medical insurance is too expensive to afford.
- ↳ You are reluctant to open bills from creditors.
- ↳ You let payments “slide” until the next paycheck.
- ↳ You're still paying for last Christmas when this Christmas arrives.
- ↳ Discussions of monthly bills become arguments.
- ↳ You write checks today on funds that will be deposited tomorrow.
- ↳ You have no budget.
- ↳ Many items are purchased on a “lay-away” plan.
- ↳ You're purchasing the most expensive brand to “keep up” with others your age or in your income bracket.
- ↳ You postdate checks.
- ↳ You've applied for more credit cards to enable you to pay off other credit card balances.



* Warning signs provided by Consumer Credit Counseling Services

Your EAP can help you become debt free

Your EAP counselor can:

- Help you assess what issue(s) may be contributing to the problem.
- Refer you to the proper resources to help you overcome the problem, which may include a financial planner, debt consolidation agency, mental health/substance abuse assistance or other community resources.

Why not call a professional EAP counselor today? We're here to help you.

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