



## Consumer Credit

*Helping you take control of your debt.*

[www.toomuchdebt.com](http://www.toomuchdebt.com)

[www.800debthelp.com](http://www.800debthelp.com)

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## QUIZ

- 1.) Do you use credit today to buy many of the things you bought last year with cash?
- 2.) Have you taken out loans to consolidate your debts, or asked for extensions on existing loans to reduce monthly payments?
- 3.) Your standard of living has stayed pretty much the same, but does your checkbook balance get lower by the month?
- 4.) You used to pay most bills in full each month but do you now pay only the minimum amount due on your charge accounts?
- 5.) Have you begun to receive repeated late notices from your creditors?
- 6.) Have you been drawing on savings to pay regular bills that you used to pay out of your monthly paycheck(s)?
- 7.) You've borrowed before on your life insurance or 401K, but this time, are the chances of paying it back more remote?
- 8.) Do you depend on extra income, such as overtime, second job and dividends, to get you through to the end of the month?

*Be honest- if you answer "YES" to two or more of the above 8 questions it's time to take a close look at your budget.*