

Is Your Debt Hazardous to Your Health?

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Are you having problems sleeping at night because you're too worried about your debt and how you're going to pay it? Are creditors calling you what seems like non-stop and you just can't get a good night's sleep? Do you get to sleep just to be awakened by nightmares about your debt? This is just one of the physical tolls that debt can take on someone.

Have you ever bit your nails to the point where they bleed or grind your teeth until your jaw hurts? I once read an article where a gentleman covered his mouth with a cloth during a counseling session regarding his debt. He told the counselor that he had been so stressed that he had grinded his teeth to the point where some had cracked and fallen out. He was unable to afford dentistry, so instead he tried to hide the damage and silently suffer.

Smoking is another obvious hazard to one's health that also takes a toll on the budget as well. The money spent on smoking would help get the debt paid off faster or allow for someone's budget to balance, yet the person can't quit smoking because it helps relieve the stress that they feel from not being able to pay all of the debts on time. In the long run, it will cost more than just the price paid for the pack of cigarettes when you consider the increased medical bills and insurance premiums for a smoker versus a non-smoker.

Stomachaches, headaches, skin eruptions such as acne and cold sores and weight loss or gain are all other physical symptoms that can be caused by stress. Does even the thought of opening your credit card statement make your stomach start to turn? Are you constantly trying to think of a way to deal with your debt? Are you not eating because you're sick to your stomach regarding your debt or are you overeating as a coping mechanism? Are you having acne flair-ups or other skin irritations? Are you drowning yourself in a bottle just to forget about your debts for a little while? These are all signs that you could use some help to get your debts under control.

If you're not having physical symptoms or at least haven't attributed your physical symptoms to stress regarding debt, here are some other questions you may ask yourself to see if you could benefit from credit counseling. Do you carry a balance on your credit cards and use them for basic necessities such as groceries or gas? Have you taken out loans to consolidate debts or asked to refinance existing loans to reduce your monthly payments? Do you live paycheck to paycheck? Do you pay only the minimum amount due on your credit card accounts? Are you near or over the limit on your credit cards? Have you received late notices from your creditors? Are you unable to maintain or grow a savings account? Have you borrowed against your retirement account? Do you depend on extra income such as overtime or bonuses to get you through until the end of the month?

If you answered yes to more than one of the questions above or are having physical ailments due to stress regarding your debt, feel free to contact us at 800-838-8830 or www.TooMuchDebt.com. While we can't help you with a stomach ache, we can help you with what gives it to you.