



## Consumer Credit Nationwide

Helping you take control of your debt.  
[www.TooMuchDebt.com](http://www.TooMuchDebt.com)  
[www.800DebtHelp.com](http://www.800DebtHelp.com)

3509 Spring Street, Suite 4  
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Phone: 563-359-8830  
Toll Free: 800-838-8830  
800-Debt Help (332-8435)  
Fax: 563-359-8863

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## QUIZ

- 1.) Do you carry a balance on your credit cards and use the cards for basic necessities such as groceries or gas?
- 2.) Have you taken out loans to consolidate your debts, or asked to refinance existing loans to reduce monthly payments?
- 3.) Do you live paycheck to paycheck?
- 4.) Do you pay only the minimum amount due on your credit card accounts?
- 5.) Are you near or over the limit on your credit cards?
- 6.) Have you received late notices from your creditors?
- 7.) Are you unable to maintain and grow a savings account?
- 8.) Have you borrowed against your retirement account?
- 9.) Do you depend on extra income, such as overtime, bonuses, or a part time job to get you through to the end of the month?

*Be honest- if you answer “YES” to two or more of the above 9 questions it’s time to take a close look at your budget.*