

## Are You Headed for Trouble? Ten Warning Signs.

## Ten Warning Signs of Financial Trouble

Are you slipping closer to the edge of insolvency? Here are ten signs that can help you see if you're headed for trouble. If any of these sound like you, you need to look more closely at how you manage money. If three or four of these describe your situation, you need to get help now

- 1. Using credit to buy things you used to be able to buy with cash.
- 2. Getting new loans or extensions to pay your debts.
- 3. Paying only the minimum amount due on charge accounts.
- 4. Receiving overdue notices from creditors.
- 5. Using savings to pay bills that you used to pay from checking.
- 6. Borrowing on life insurance with little chance of repayment.
- 7. Depending on overtime pay to make ends meet each month.
- 8. Using your checking account overdraft to pay regular bills.
- 9. Juggling rent or mortgage money to pay other debts.
- 10. Using credit card cash advances to pay living expenses.

If you're in financial trouble, you can contact Debt Managers. Our friendly, professional staff can help you get back on track. Call Toll Free 1 800 774-5779.

For more information

Call ua TOLL FREE: 1 800 774-5779 email: help@debtmanagers.ca

Debt Managers www.debtmanagers.ca Materials copyright 2006 Debt Managers