



## Do You Need To See a Credit Counselor?

If you are debating the need to see a credit counselor, you may want to consider the following questions:

- Are you behind on your house payments?
- Are you behind on your utility bills or threatened with shut off notices?
- Do you feel credit obligations are so high that it's difficult to have money for food, clothing, and children's expenses?
- Are creditors sending second reminders, collection notices or threatening court action?
- Do you and your spouse frequently disagree on how money should be spent?
- Do you feel you have lost control of the family spending?
- Do you only pay the minimum balances on your credit cards?
- Have you taken cash advances to pay on other bills more than once?

If the answer is yes to one or more of these questions, you will benefit from speaking to a financial counselor.