

SELF TEST FOR FINANCIAL TROUBLES

The following is a list of financial situations that people might encounter during their lifetime. Check the 'yes' or 'no' boxes that reflect your current situation.

YES NO

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|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | 1) I am behind on my rent or mortgage. |
| <input type="checkbox"/> | <input type="checkbox"/> | 2) I am behind on my utility payments. |
| <input type="checkbox"/> | <input type="checkbox"/> | 3) I am behind on payments for a secured loan (e.g., a loan that is co-signed, or has a car or furniture for security). |
| <input type="checkbox"/> | <input type="checkbox"/> | 4) A creditor is taking legal action against me. |
| <input type="checkbox"/> | <input type="checkbox"/> | 5) I am involved in tax evasion, tax fraud, embezzlement or have legal difficulties because of a criminal charge. |
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| <input type="checkbox"/> | <input type="checkbox"/> | 6) In order to pay my rent, utility bills or grocery bills, I have had to skip installment payments or take out a loan. |
| <input type="checkbox"/> | <input type="checkbox"/> | 7) I am receiving past-due notices on bills or credit cards. |
| <input type="checkbox"/> | <input type="checkbox"/> | 8) I have received a verbal threat of legal action from one or more of my creditors, or calls from a collection agency. |
| <input type="checkbox"/> | <input type="checkbox"/> | 9) I have had to take out a new loan to pay an old one. |
| <input type="checkbox"/> | <input type="checkbox"/> | 10) I have been turned down for a loan or other credit. |
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| <input type="checkbox"/> | <input type="checkbox"/> | 11) I have 'maxed out' one or more of my credit cards. |
| <input type="checkbox"/> | <input type="checkbox"/> | 12) I am paying only the minimum amount due each month on one or more of my credit cards. |
| <input type="checkbox"/> | <input type="checkbox"/> | 13) I frequently rely on the automatic overdraft protection for my checking account. |
| <input type="checkbox"/> | <input type="checkbox"/> | 14) I have borrowed money from family or friends and have not paid the money back. |
| <input type="checkbox"/> | <input type="checkbox"/> | 15) I have borrowed against or cashed out an insurance policy or a retirement account to pay debts. |

If you answered 'yes' to any of the first five questions, you should take immediate action to address the problems. These are serious financial and legal situations.

If you answered 'yes' to just one of the questions from six to fifteen, this is a warning sign of financial trouble. Answering 'yes' to two or more questions indicates a pattern of more serious problems. Do not delay in addressing these problems. Without attention, they will probably get worse.

Re-establishing financial security requires honesty and effort: identify problems, explore potential solutions, establish and follow an effective plan of action.