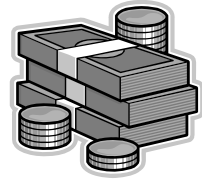


Warning Signs of Financial Stress



The following are warning signs of financial stress:

- Making only the minimum payments month after month.
- Paying important payments (such as rent or mortgage) late.
- Using money from one lender to pay another.
- Using cash-advances to pay daily living expenses.
- Applying for or accepting new credit cards because the credit limits on your existing cards have been exhausted.
- Transferring balances to new accounts to avoid paying off debt.
- Running out of cash (often or always).

If your finances are in stress, seek professional advice and counseling.

- Talk to your local banker about managing your money and reducing debt. Your banker may also offer our Budgeting booklet to help you get on track.
- Contact the National Foundation for Credit Counseling for confidential advice at 1-800-388-2227 or visit www.nfcc.org for a referral to an office near you.
- Remember that most creditors are almost always willing to work out alternate payment plans, especially in emergency situations such as job loss or major illness.
- Be wary of anyone who claims they can “fix” your credit for you. Some information may not be erased from credit reports. Use only reputable organizations as recommended by a trusted source.



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