

10 Warning Signs of Credit Trouble



- (1) Paying only the minimum amount due on your credit cards.
- (2) Charging more each month than you make in payments.
- (3) Using credit and cash advances for items that used to be purchased with cash, like gas and groceries.
- (4) Your total credit balance rarely goes down.
- (5) Being at or near your credit limit and still applying for new cards.
- (6) Needing a consolidation loan to pay off debt.
- (7) Not knowing the total amount you owe.
- (8) Feeling stress whenever you use your credit cards.
- (9) Draining your savings to pay off debt.
- (10) Making bill payments late.

Adapted from the Consumer Credit Counseling Service

For more information on financial management, including free community workshops, please check out our website at nash.ces.ncsu.edu or contact Traci Dixon, Community & Rural Development Agent, at traci_dixon@ncsu.edu, or by phone at (252) 459-9810.

