

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 new and old debt.
- (7) Not knowing the total amount you owe.
- (8) Feeling stress whenever you use your credit cards.
- (9) Draining your savings to pay debts.
- (10) Making bill payments late.

Adapted from the Consumer Credit Counseling Service

NC Cooperative Extension

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For more information on money management, including free workshops for your community group, please contact Traci Dixon, Community & Rural Development Agent, at tdixon@ncat.edu, or call (252) 459-9810.

