

# 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 money management, including free workshop information for your community, church, or civic group, contact:

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For more information on our programming for Nash County, please check out our website at :

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