

Developing Your Financial Fitness *"How did I ever get in this situation?"*

Just like our weight, sometimes our finances can get out of hand. We slip into bad habits or don't take the time to exercise good judgment, and pretty soon we've gotten debt-heavy. The biggest steps to regaining control of our lives are 1. **recognize** the problem, 2. **find** resources or information to help us solve that problem, then 3. **act** on that information. This can take some adjustment, but like gaining control of your weight, the effort is well worth it.

Check out your financial fitn\$\$:

- Is your outgo bigger than your income?
- Are you buying basics with credit cards?
- Are financial worries controlling your life?
- Are you unclear about where your paycheck goes?
- Does it seem impossible to reduce your credit card balances?

Financial problems can happen to anyone, regardless of gender, age, or income level. And, like losing weight, feeling embarrassed, ashamed or ignoring the problem won't make the pounds, or financial problems, go away. They both take effort, but once you gain control of your finances, you'll be surprised how the other parts of your life will shape up, too!

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Take some steps to becoming financially fit ...

1. *Recognize* the problem.

Acknowledge that your financial problems have gotten out of hand and are negatively affecting your health, relationships and general well-being. Once you recognize the problem, you can look for solutions, and away out of the maze of financial confusion. Talk about it with trusted friends and family. Seek out their support and assistance as you take positive steps towards correcting the situation.

2. *Find professionals* to help you solve the problem.

Asking for help isn't a sign of weakness, it's just smart! You'll feel good about yourself. Like signing up at a gym to gain control of your weight, you'll feel good about taking a positive step towards gaining control of your finances. Professional financial counselors will help you figure out where you're at and where you want to be. They can help you understand how the credit industry operates and what you can do to get back on your feet financially.

3. *Act on sound information.*

Like losing weight, there aren't any miracle pills to take. It's up to you. You have to decide whether you want the cupcake and the extra pounds or future financial wellness. Professional financial counselors will help you see that your financial problems didn't just happen overnight. And in the same way, it will take change on the part of you and your family to correct the situation. Just as eating smart and getting exercise helps you meet your weight loss goals, financial counselors will work with you to find and reach your goals for financial wellness.

1.888.577.2227
www.lssmn.org/debt

Consumer Credit Counseling Service is a program of Lutheran Social Service of Minnesota which serves all people regardless of race, color, sex, handicap, national origin or creed.

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