

Getting and Staying out of Debt

With today's pressure of keeping up appearances, too little time to make wise financial decisions and the stress on material things as a sign of our worth, getting into debt is a growing problem for individuals and families. It can be painful to admit that there is a problem, but here are some warning signs:

- ❑ Getting calls from creditors?
- ❑ Paying for everyday things with your credit card?
- ❑ Outgo higher than your income?
- ❑ Maxed out on several credit cards?
- ❑ Avoiding people because you owe them money?
- ❑ Buying things you don't need and can't afford?
- ❑ Feeling overwhelmed and see no end or solution to the situation?

Too often we beat ourselves up about the problem instead of doing something about it. Individuals and families as a whole need to focus on the problem and find solutions without shame or blame.

Consumer Credit Counseling Service can help you gain back control of your finances and your life. Call us today. We're here for you.

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Getting and staying out of debt is a family matter...

Financial problems affect our health, our relationships and our self-esteem. A job layoff, divorce, illness or easy credit can catch up with us and we can find ourselves where we never thought we'd be...in debt and feeling out of control.

Too often we get into the habit of buying things we don't need to impress people we don't even know. Our actions send a message to our children and other family members. Children learn by example. To learn personal money management, a child has to be taught and experience it. Often adults have never been taught either, but it is never too late to learn.

Ignoring the problem of debt won't make it go away. Having secrets about financial problems can control your life and isolate you. Dealing with the issue takes away its power of control. You are not "bad" if you have a debt problem, but it needs to be addressed in a positive manner.

Consumer Credit Counseling Service focuses on you and your family's financial wellness. A certified counselor will help you take an honest inventory of where you're at, look at where you want to go and show you how you can achieve your goals.

For more information, or to make an appointment, contact:

Consumer Credit Counseling Service

1 .888.577.2227

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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