

A FINANCIAL CHECK-UP

The first step towards financial success is recognizing “Where You Are” right now. Think of your financial situation for the past 12 months and answer the following questions as honestly as possible:

- **Are you over the limit on any of your credit cards?**
- **Have you missed monthly payments?**
- **Are you using one credit card to pay off another card?**
- **Are you borrowing from friends or relatives just to get by?**
- **Are you living on your bank overdraft, line of credit or using payday loans?**
- **Have you been denied further credit because of your credit rating?**
- **Are your debts keeping you up at night because you're worrying about how to pay them?**
- **Do you avoid opening your mail?**
- **Are you afraid to answer the telephone at home or at work because you think it might be a collector calling you?**
- **Are you only paying the minimum balances on credit cards?**

If you have answered yes to any of these questions, you may be in financial difficulty or heading towards it. A Step Beyond can help.