



## Are things getting out of hand?

Ask yourself these questions:

- do you use credit cards to buy food?
- do you use one credit card to pay another?
- are you near or over your credit card limit?
- do you pay your bills late?
- do you get credit card cash advances to pay bills?
- do you pretend bills are not there?
- do you only make minimum payments on your credit cards?
- do you sleep well with the amount of debt you have?
- are debt collectors calling you?
- do you never stick to your budget?
- are you spending more money than you earn?
- is illness, loss of a job or personal problems causing you financial hardship?
- are you borrowing from your family and friends just to manage?
- is your vehicle about to be repossessed?
- are you behind in your house payments or rent?
- do you need top-up loans to pay your utility bills or car registration?
- is your car uninsured?
- do you spend to feel good?

Did you answer **YES** to any of these questions?

**If so, perhaps a Wesley Financial Counsellor can help – call 1800 007 007**

DISCLAIMER: The information provided in this information sheet is of a general nature only, and is not intended to be legal advice. There may be errors or inaccuracies or the information may not be completely up-to-date. Always check the information provided before relying on it. The information relates to consumer law in New South Wales, Australia.