**SELF-ASSESSMENT OF FINANCIAL CONCERNS**

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|  | **I am:** | **Yes/No** | **Action Steps** |
| **Concerned** | Regularly using my overdraft. |  | * Nothing, I am doing great I answered ‘no’ to most questions
* Create a budget and start expense tracking
* Reduce expenses, where possible
* Speak with your financial institution about options
* Attend free online budgeting webinars
* [www.mymoneycoach.ca](http://www.mymoneycoach.ca)
* **Recommendations**: Budgeting 101, 75 Ways to Save on Household Expenses
 |
| Dealing with a financial emergency by using credit. |  |
| Regularly using credit to supplement monthly expenses. |  |
| Unable to save money for education and/or retirement. |  |
| Moderately stressed about money. |  |
| **Pre-Crisis** | Only making minimum payments on credit cards and/or lines of credit that are maxed out. |  | * Speak with your financial institution about options as soon as possible
* Contact the Credit Counselling Society for a free, confidential assessment and discussion on options available
* [www.nomoredebts.org](http://www.nomoredebts.org)
* 1-888-527-8999
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| Fighting with my spouse/partner about finances. |  |
| Worrying and losing sleep over finances. |  |
| Selling investments (e.g., RRSP etc.) to pay down debt. |  |
| Moderately to highly stressed about money. |  |
| ***Crisis*** | Being (or have been) declined for any type of loan or credit request. |  | * Immediately contact the Credit Counselling Society for a free, confidential assessment and discussion on options available
* [www.nomoredebts.org](http://www.nomoredebts.org)
* 1-888-527-8999
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| Behind on my payments. |  |
| Receiving collection calls. |  |
| Being charged NSF fees regularly. |  |
| Considering or using payday loans. |  |
| Highly stressed about money. |  |

**We Help. We Educate. We Give Hope.**

**nomoredebts.org | mymoneycoach.ca**

**1-888-527-8999**