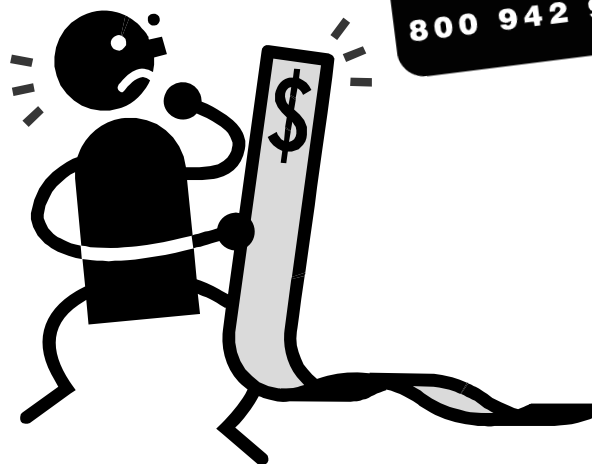


Stress and Debt

**Credit
Advisors**

800 942 9027



Affects of Stress

- Moodiness
- Anxiety
- Difficulty concentrating
- Depression
- Relationship problems
- Poor work performance
- Health issues and problems

Affects of Debt

- Collection calls and letters
- Increased fees and charges
- Revocation of privileges
- Damaged credit report
- Repossessions
- Legal action
- Bankruptcy
- Increased stress

Everyone is Stressed

Percentage of 'Financially Distressed' Adults by Income Levels

- | | |
|----------------------|------------|
| • Less than \$14,999 | 80% to 90% |
| • \$15,000-\$24,999 | 70% to 80% |
| • \$25,000-\$34,999 | 50% to 60% |
| • \$35,000-\$49,999 | 30% to 60% |
| • \$50,000-\$74,999 | 30% to 50% |
| • \$75,000-\$99,999 | 20% to 30% |
| • \$100,000 + | 9% to 25% |

If you would like any additional information on these topics or have any other credit related questions, call Credit Advisors to speak with a certified credit counselor at **(800) 942-9027**. They will answer your questions and help you figure out the best way for you to get out of debt.

Breaking the Cycle

How to Deal with Stress

- Understand what stresses **you**
- Engage in physical activity
- Laugh or cry, let it out
- Talk with friends
- Write in a journal
- Get enough sleep
- Improve your diet
- Learn new time management skills

How to Deal with Debt

- Learn all you can about credit and debt
- Understand, complete and use a budget
- Set goals and a plan to achieve your goals
- Contact Credit Advisors and speak with one of our certified credit counselors at **800-942-9027**
 - They can help you through all the steps needed to overcome stress due to debt

www.creditadvisors.org