

# Get \$SMART Wausau

## C O A L I T I O N

*"Educating people to make smart money choices."*

### **Q** How do I know if I should consult a financial counselor?

**A** If your answer to any of the following questions is yes, you may need to look closely at your budget. More than one yes may mean you need help in preventing debt problems.

- Are you borrowing money with your credit cards to pay current bills?
- Are you charging everyday expenses or small items regularly?
- Are any of this month's bills coming in before you paid last month's?
- Do your charge account balances grow each month?
- Are you unable to save money for annual or occasional expenses such as car insurance?
- Have money arguments increased in your home?
- Are you forced to reduce your debt payments to pay for food and housing?

Financial problems can happen to anyone. If you need assistance with money or debt management, don't wait until you are in a financial predicament to make the first call. Contact a reputable credit counseling agency before the situation gets impossible to fix. A reputable counselor will help you create a budget and teach you money management skills. Catholic Charities' Credit Counseling program has helped people throughout central Wisconsin resolve their financial challenges since 1988. Additional information on their program is available at [www.catholiccharitieslax.org](http://www.catholiccharitieslax.org). To find a reputable counselor outside of the greater Wausau area, visit [www.nfcc.org](http://www.nfcc.org).

Visit [www.getsmartwausau.org](http://www.getsmartwausau.org) for information on free or low-cost local programs to help you make smart money choices.