

Are you a candidate for bankruptcy?

Yes No

Are you frequently late in paying your bills?

Do unexpected expenses cause a serious strain on your finances?

Do you constantly worry about paying your bills on time?

Are you behind on any of your debts?

Has your income decreased in the past six months?

Have your wages been garnished in the last year?

Do you find yourself repeatedly borrowing money to pay off your bills?

Do you owe any back taxes?

Are you unable to make the minimum payment on your credit card bills?

Have you ever been contacted by a collection agency for unpaid debts?

Have you recently been contacted at your home or place of business about unpaid bills?

Has your car been repossessed in the last six months?

Do you currently have any outstanding bounced checks?

Do you regularly charge small items on your credit cards?