



## **ARE YOU FINANCIALLY HEALTHY?**

**The following indicators suggest difficulties in managing money:**

- ◇ **Not knowing how much money is in your checking or savings account**
- ◇ **Not knowing what your total debt is or how much your monthly payments are**
- ◇ **Running out of money between paychecks**
- ◇ **Not having clear financial goals**
- ◇ **Not planning for retirement**
- ◇ **Not having enough in savings to tide you over in an emergency**
- ◇ **Not knowing what your insurance policies cover or whether they are enough to protect you**
- ◇ **Shopping when you feel down or depressed**
- ◇ **Finding that buying something is more satisfying than owning it**
- ◇ **Using one credit card to pay off others**
- ◇ **Late paying bills because of not keeping track or waiting for funds**
- ◇ **Only paying the minimum balance each month on credit cards**
- ◇ **Fear or avoidance in making financial decisions**

*If you notice some of the following symptoms in yourself or in a loved one, call your Employee Assistance Program to speak with a professional counselor.*

*Help is available. It's free. It's confidential. It's for you.*