

The Credit Crunch Questionnaire

Ask yourself these questions to find out if you are overspending and need help to solve a financial problem . . .

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| 1. | Do you often make partial payments instead of paying a bill in full when it is due? | yes | no |
| 2. | Do you use a credit card instead of cash for small purchases? | yes | no |
| 3. | Is your chequing account ever overdrawn? | yes | no |
| 4. | Are you often broke on paydays? | yes | no |
| 5. | Are your credit cards near their credit limits? | yes | no |
| 6. | Would an unexpected expense cause you hardship? | yes | no |
| 7. | Do you sometimes buy things you really don't need or want? | yes | no |