

Title:

Debt And Debtor's Disease. Do You Have It?

Word Count:

1182

Summary:

Debtor's disease is a silent killer. Killer of respect, marriages, self control, and families.

Seems a bit of a dramatic description, doesn't it? But, the sad part is, it's all true. Even t

Keywords:

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Article Body:

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Seems a bit of a dramatic description, doesn't it? But, the sad part is, it's all true. Even t

The first step is recognizing the disease. Diagnoses of debtor's disease is much harder than y

They say hindsight is 20/20; Meaning that the past is clearer when we look back. And, when thi

SYMPTOMS

Requesting credit increases lately?

Requesting credit increases for no specific major purchase, but because your cards are maxed o

Do you apply for new credit cards because your current credit balances are maxed out?

This is just another way to get additional credit especially, when you can't seem to get any m

Are you rescheduling monthly bill payments due to lack of funds?

If you find it increasingly difficult to pay bills on time and according to a consistent sched

Are you using credit to meet your living expenses?

Credit is not intended to help you live above your income. You should be able to meet all of y

Paying essential monthly bills, such as the electric or phone, with credit cards is a serious

Do your credit card payments equal more than 10 -15% of your monthly income?

Your income to credit ratio is an important part of your credit management picture. The higher

In most cases, creditors will identify debtor's disease long before the victim realizes his af

THE CURE

If you answered yes to any or all of the above, you have fallen victim to debtor's disease. Do

You will feel as though a great burden has been taken from you when your finances are under co

Identify overspending and eliminate it.

Identify where your money goes. Track spending for specified period of time. Eliminate unneces

Develop a plan to become debt free.

Create a plan to get rid of debt. Use a self help plan or a professional. Whether you choose a

Create a Household budget

Creating a household budget will be essential to your success. It is necessary to bring your l

Implement lifestyle changes that will help you free up money to help pay down debt. Consistent

Once you rid yourself of debt, commit to debt free living.

Remember, you now know how you made the mistakes, you know how to identify the symptoms, and y

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