

Title:

Financial Fitness Checklist

Word Count:

382

Summary:

Take the financial fitness checklist and see where you stand with your finances.

Keywords:

financial, questions, credit, questions financial, credit cards, questions financial fitness,

Article Body:

To find out just what kind of financial shape you're in, answer the questions in the following

1. Are you using more and more of your income to pay your debts?
2. Do you make only the minimum payments due on your loans and credit cards each month?
3. Are you near, at, or over the credit limit on your credit cards?
4. Are you paying your bills with money intended for other things?
5. Are you borrowing money or using credit cards to pay for things you used to buy with cash?
6. Do you often pay your bills late?
7. Are you dipping into your savings to pay current bills?
8. Do you put off visits to the doctor or dentist because you can't afford them?
9. Has a collection agency called recently about overdue bills?
10. Are you working overtime or holding a second job to make ends meet?
11. If you or your spouse lost your job, would you be in financial trouble right away?
12. Do you worry about money a lot?

If you answered "no" to all questions on the Financial Fitness Checklist, you're the picture of

One or two "yes" answers, while not necessarily a sign of impending doom, can be a warning sign

Three to five "yes" answers could mean that you're heading for financial trouble. It's imperative

If you answered "yes" to more than five of the questions on the Financial Fitness Checklist, you

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