

# 5 Signs You're **OVERSPENDING**

## 1. You Don't Follow a Budget:

A budget is a spending blueprint to guide you through the month. Not following a budget is like "free reign" for spending, and can result in unchecked overspending.



## 2. Dipping into Savings:

Although it may seem harmless now, dipping into your savings can cause devastating long-term impacts. This includes retirement funds, as well! Taking from your future to support yourself now is a bad sign.



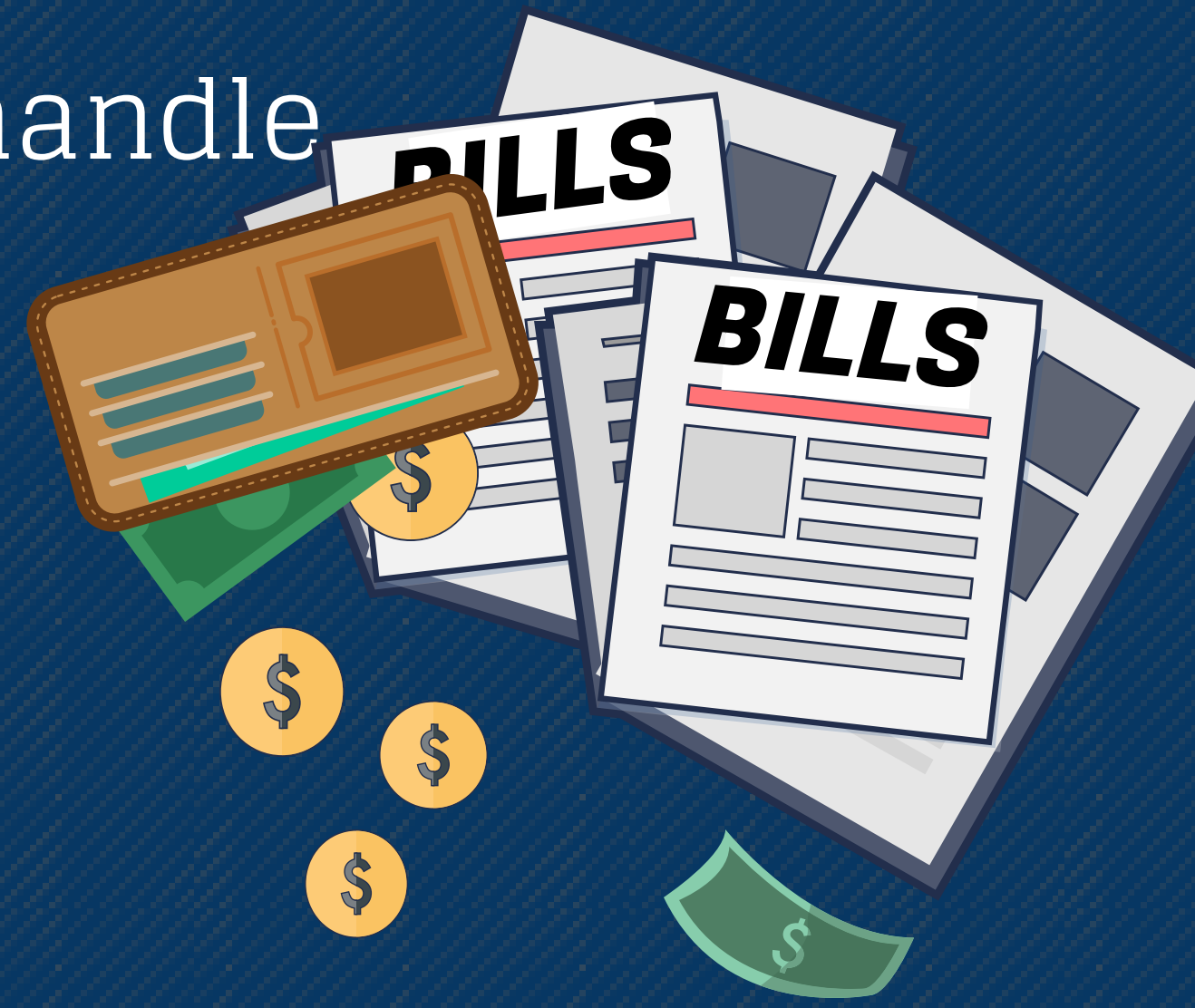
## 3. Hitting (or Exceeding) Your Credit Limit:

Credit scores are partially calculated by your credit utilization. Being at or over the limit will have a serious impact on your credit and could lead to denied loans.



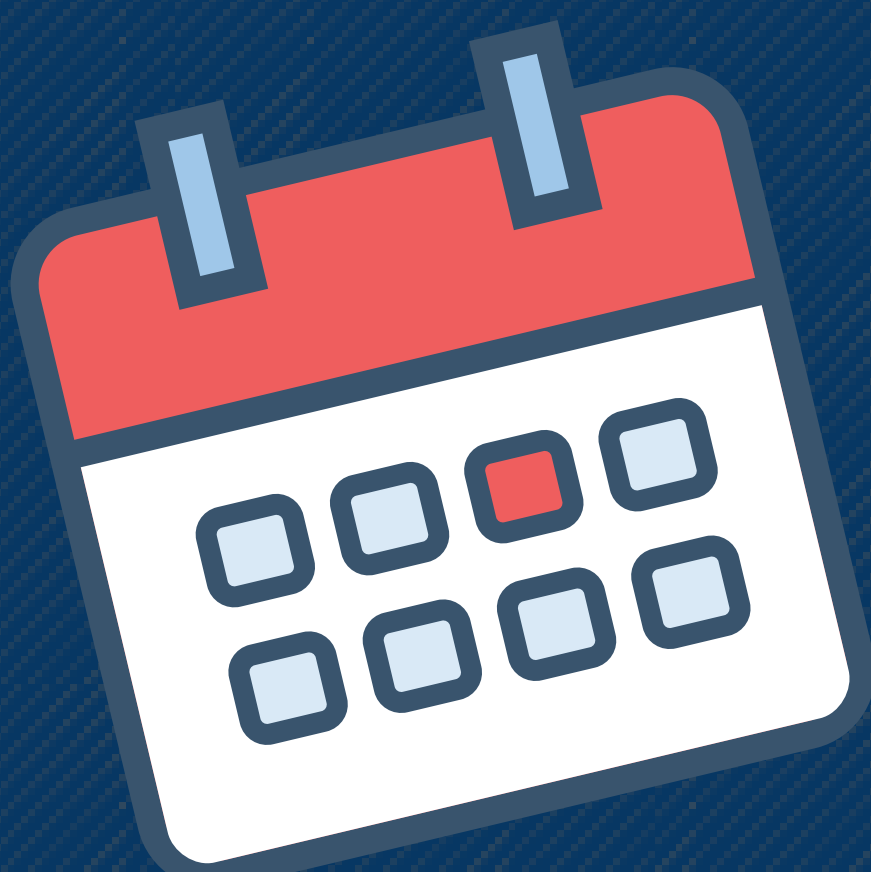
## 4. Struggling to Make Minimum Payments

Minimum payments are roughly 2% of the account balance. If you're struggling to make the minimum monthly payment on your cards, you probably are relying too heavily on credit and have more debt than you can handle.



## 5. Living Paycheck to Paycheck

If you find you are living paycheck to paycheck or not paying bills on time, you may be on the verge of disaster. If you have even one financial emergency, this can put you in a serious financial crisis.



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