

25 WARNING SIGNS OF RISK - FINANCIAL PROBLEMS

Observable in others

Financial problems can manifest in the same kinds of behaviors or factors you learn about with in other training having to do with stress:

- Trouble sleeping
- Anxiety
- Irritability
- Troubled relationships
- Absences from work
- Diminished performance
- Health issues

Chronic stress can affect physical health of a person through many systems in the body: respiratory, cardiovascular, endocrine, nervous, gastrointestinal, musculoskeletal, and male and female reproductive systems.¹

Do any of these apply to you? If so, reach out to your PFM or CFS as soon as possible.

1. *You dodge collection calls*
2. *You've been threatened with repossession*
3. *You have one or more credit cards maxed out*
4. *You've been denied credit recently*
5. *You have seriously considered bankruptcy*
6. *You have to pay late fees and/or overdraft fees regularly*
7. *You avoid opening or reading bank statements, bills, or credit card statements*
8. *You hide your financial situation from your spouse*
9. *You can't afford enough food for you and your family*
10. *You can't afford enough diapers for your small children*
11. Thinking about money stresses you out
12. You lose sleep over finances
13. You have to borrow to make your budget
14. You can't afford gas and maintenance for your car
15. You are only paying minimums on your credit cards
16. You don't have any savings/no emergency fund
17. You have no idea how much money you have
18. You don't know how much you owe
19. You pay of one debt with another
20. You're terrified of losing your income
21. You are pretty sure you'll never be able to retire
22. You borrow money from family or friends
23. You avoid talking about money with anyone, including your spouse
24. You intentionally pay bills late
25. You choose to do without a significant type of insurance

¹ <https://www.apa.org/helpcenter/stress/index>