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Does this sound like you?

**“Being unclear about your financial situation;  
not knowing account balances, monthly  
expenses, loan interest rates, fees,  
fines, or contractual obligations.”**

(Sign #1 of a compulsive debtor)

If so, help is available:

## Debtors Anonymous

is a 12-Step program  
for people with problems  
with money and debt.

Contact Information:

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Does this sound like you?

**“Frequently ‘borrowing’ items such as books, pens, or small amounts of money from friends or others and failing to return them.”**

(Sign #2 of a compulsive debtor)

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Does this sound like you?

**“Poor saving habits: not planning for taxes, retirement, or other not-recurring but predictable items and then feeling surprised when they come due; a ‘live for today, don’t worry about tomorrow’ attitude.”**

(Sign #3 of a compulsive debtor)

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Does this sound like you?

**“Compulsive shopping: being unable to pass up a ‘good deal;’ making impulsive purchases; leaving price tags on clothes so they can be returned not using items you’ve purchased.”**

(Sign #4 of a compulsive debtor)

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Does this sound like you?

**“Difficulty in meeting basic financial  
or personal obligations, and/or  
an inordinate sense of accomplishment  
when such obligations are met.”**

(Sign #5 of a compulsive debtor)

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Does this sound like you?

**“A different feeling when buying things on credit than when paying cash, a feeling of being in the club, of being accepted, of being grown-up.”**

(Sign #6 of a compulsive debtor)

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Does this sound like you?

**“Living in chaos and drama around money;  
using one credit card to pay another;  
bouncing checks; always having a  
financial crisis to contend with.”**

(Sign #7 of a compulsive debtor)

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Does this sound like you?

**“A tendency to live on the edge;  
living paycheck to paycheck; taking risks  
with health and car insurance coverage;  
writing checks hoping money  
will appear to cover them.”**

(Sign #8 of a compulsive debtor)

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Does this sound like you?

**“Unwarranted inhibition and embarrassment in what should be a normal discussion of money.”**

(Sign #9 of a compulsive debtor)

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Does this sound like you?

**“Overwork or under-earning:  
working extra hours to earn money  
to pay your creditors; using time  
inefficiently; taking jobs below your  
skill or education level.”**

(Sign #10 of a compulsive debtor)

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Does this sound like you?

**“An unwillingness to care for and value yourself: living in self-imposed deprivation; denying your own basic needs in order to pay your creditors.”**

(Sign #11 of a compulsive debtor)

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Does this sound like you?

**“A feeling or hope that someone will take care of you if necessary, so that you won’t really get into serious financial trouble, that there will always be someone you can turn to.”**

(Sign #12 of a compulsive debtor)

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