

## WBC Financial Bondage Checklist

1. \_\_\_\_\_ I max out my credit cards and hope my income tax refund or Christmas bonus will pay them off.
2. \_\_\_\_\_ My spouse and I sometimes fight about our finances.
3. \_\_\_\_\_ I received more than one overdraft notices from the bank in the past year.
4. \_\_\_\_\_ I am maxed out on one or more credit cards right now.
5. \_\_\_\_\_ I have borrowed money or used my credit card for clothes, food, or vacations in the last year and am making monthly payment on them now.
6. \_\_\_\_\_ If I unexpectedly lost my job, I don't have a financial "cushion" so I could survive financially for at least 3 months.
7. \_\_\_\_\_ A collector or creditor has called me about an overdue payment within the last year.
8. \_\_\_\_\_ I am over 25 and still sometimes ask my parents for financial help.
9. \_\_\_\_\_ I have prematurely sold a possession or investment to pay on a debt.
10. \_\_\_\_\_ I would take a less stressful or more fulfilling job with lower pay if I weren't in debt.
11. \_\_\_\_\_ I have justified buying something I didn't need because I am so far in debt I thought, "What difference is a few more dollars in payments?"
12. \_\_\_\_\_ I have tried to pay off my credit cards and couldn't.
13. \_\_\_\_\_ I have more than one personal credit card.
14. \_\_\_\_\_ I cannot pay off all my credit cards in the next 60 days.
15. \_\_\_\_\_ I use my credit cards to make monthly payments for something I purchased.
16. \_\_\_\_\_ I often wonder why I have so little to show for all the money I have made over the years.
17. \_\_\_\_\_ I financed my last car for more than 24 months.

**SCORING:** Give yourself one point for each answer you checked.

1-4 = With a few minor financial changes and following the principals these lessons, you should easily have a "journey into debt-free living".

5-10 = You need to make major financial changes now and reduce your debt immediately. It will take time and self-discipline, but with the Lord's help and following Biblical principles, you can have a "journey into debt-free living".

11-15 = Help is on the way, and you desperately need it.