

# MANAGING YOUR MONEY \$

## Getting A Handle On Personal Debt

(NAPSA)—Using credit cards to pay for household expenses or putting off medical appointments because of the cost—these are just two warning signs that a person may be having problems with personal debt.



**Refinancing a mortgage can result in a lower mortgage payment each month, which may mean more money for other bills.**

Fortunately, according to Joel Greenberg, President of Garden State Consumer Credit Counseling (GSCCC), help is available. He suggests seeking advice from a reputable credit counseling firm and developing a plan to get out of debt.

He also thinks that refinancing a mortgage may help some get out of debt by lowering payments and freeing up cash.

GSCCC—with offices nationwide—is a non-profit, social service agency licensed and bonded by the New Jersey Department of Banking.

To learn more, visit the Web site at [www.gardenstateccc.org](http://www.gardenstateccc.org).