

# Tips On Financial First Aid

(NAPSA)—Well managed, consumer credit can offer convenience and contribute toward financial stability. Mismanaged, it can create a number of problems.

According to experts you may be heading toward financial hot water if you are:



**It's a good idea to contact your lender at the first sign of financial difficulty.**

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- having difficulty making even minimum payments on what you owe;
- making payments late; or
- finding that more cash is going out than coming in.

America's Community Bankers suggests contacting your lender at the first sign of financial difficulty. There are a number of ways a lender can help put your financial house in order, such as:

- modified loan terms;
- limited partial payments;
- debt consolidation loans; and
- financial counseling.

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