Received calls from credit collectors?	◯ Yes	◉ No
Borrowed from retirement accounts or credit cards to pay monthly bills?	◯ Yes	◯ No
Taken an extra job to cover regular monthly bills?	◯ Yes	◯ No

Create Your Credit Management Plan

Write a few personal guidelines you will follow when considering whether or not to use credit. Include any self-imposed rules and habits you can apply as you take on credit. For example, you might set goals to "Charge no more than $500 on credit cards each month" and "pay credit card bill in full."

My Credit Guidelines:

floatme