



# Symptoms that friends/family would see

# Symptoms that creditors would see



## Top symptoms

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EARLY WARNING SIGNS

Clearly linked to finance

Less obviously linked to finance

Spending without a plan

Stressed

Obvious use of credit

Showing off purchases

Mentioning overdrafts/debts

Unopened bills

*They're moody, but why? Money? Drugs? Bad day?*



*"I'm managing well: I only pay the minimum on my cards so it's fine."*

Changing use of credit (e.g. for everyday spending)

Making minimum payments only on some cards

Approaching spending limits on cards

Using multiple cards



SIGNS OF CRISIS



*He looked miserable, but he still didn't say what was going on.*

Withdrawal from socialising

Over or under-eating

Change in weight

Stress and moodiness

Arguing more

Depression

Insomnia and exhaustion

*"I remember applying for a fourth loan and almost hoping I wouldn't get it."*

Missed payments

Card juggling: paying off debts on cards with other cards/debts, making 'space' on cards for more spending

Spending little time in the black

Hitting spending limits

Applying for credit to pay off debt



Quotes taken from face to face discussions



Financial behaviours

Physical symptoms

Emotional symptoms

Behavioural symptoms

