

**Credit Problems**  
**25**

**Credit Problems**  
**50**

**Credit Problems**  
**100**

**Credit Problems**  
**200**

If you can't meet your debts, you should first:

- a. Take out a loan
- b. Declare bankruptcy
- c. **Call your creditor to discuss the problem**

Despite what you may see or hear in advertisements, credit companies no NOT do this:

- a. Talk to your creditors
- b. **Clean up your credit history**
- c. Take your money

A debt collector is legally allowed to:

- a. Publicize your debt
- b. Call you any time he or she wants
- c. **Take your assets without your permission**

If you declare bankruptcy, you may still owe:

- a. Back taxes
- b. Alimony and child support
- c. Student loans
- d. **All of the above**