



OVERVIEW: DEBT RESCUE

Welcome to Debt Rescue

In this course, you learned how to recognize a debt emergency, protect what matters most, and take practical steps to regain control of your finances.

Debt emergencies can happen to anyone. A job loss, unexpected expense, rising costs, or relying on credit to cover everyday needs can quickly create financial stress. The good news is that debt problems are solvable when you understand your options and take action early.

Understanding a Debt Emergency

A debt emergency isn't defined by how much you owe, it's defined by whether your income can realistically keep up with your financial obligations.

Warning signs may include using credit cards for basic necessities, falling behind on payments, receiving collection calls, or struggling to make more than the minimum payment on your debts. Recognizing these signs early can help prevent a temporary setback from becoming a larger financial crisis.

Protecting What Matters Most

One of the most important lessons from this course is that not all debts carry the same consequences.

During a debt emergency, focus first on protecting your essential needs, including housing, utilities, transportation, and other expenses that support your health, safety, and ability to earn income. Prioritizing these obligations can help maintain stability while you work through financial challenges.

Taking Control of Your Debt

There is no one-size-fits-all solution to debt. Some people benefit from reducing expenses and creating a short-term spending plan, while others may explore hardship programs, repayment strategies, or nonprofit debt counseling services.

The key is to take action. Small, consistent steps, such as contacting creditors early, tracking spending, and following a repayment plan—can reduce stress and help you move toward long-term financial stability.

Moving Forward with Confidence

A debt emergency is not a personal failure. It is a financial challenge that requires the right tools, information, and support.

By understanding your options, protecting your priorities, and creating a realistic plan, you can take control of your debt and build a stronger financial future, one step at a time.



Debt Rescue

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