



## **6** Avoiding harassment or legal action

To avoid legal action or harassment by your lenders, ensure you always pay your instalments on time. Paying your instalments late will affect your credit standing negatively

If you think that nobody remembers you or thinks about you, try skipping a loan instalment

## **7** Better relationship with family

The better you are at managing your debts, the better your relationship would be with family members. Very often, family members argue or have misunderstandings over money

With better debt management, your relationship with your friends and co-workers would also improve

This leads to a more harmonious environment at home and better productivity at work