

Ask the Tough Questions

When disability occurs, income will decrease; however, monthly expenses continue and medical expenses occur.

Help your customer make the right choice. Sometimes we have to ask them the tough questions to ensure they are protected.

The choice is theirs! Ask your customer what bills will they need to stop paying in the event of disability and income reduction?



**Utilities typically include: electric, gas, water/sewer, telephone and/or mobile phone, cable/internet services, etc.*

Summertime is here and this means more outdoor fun, sports activities, and increasing the opportunity for disability. Should disability occur, customers may be living pay check to pay check and may not have the income source to continue their existing lifestyle. What expenses might be ignored? Basically, it's a decision of "*what is absolutely necessary*" and other expenses, such as monthly bills, may be reduced and/or ignored completely. This of course hurts their established credit and future buying needs.

Another consideration is the possibility of increased credit card debt as individuals use their credit cards as a means of paying for necessary items such as groceries, increased medication expenses, including co-pays and clothing.

It's important to remember that even a short-term disability may create a long term financial hardship. Making tough financial choices during a period of disability may be easier if adequate protection is provided.