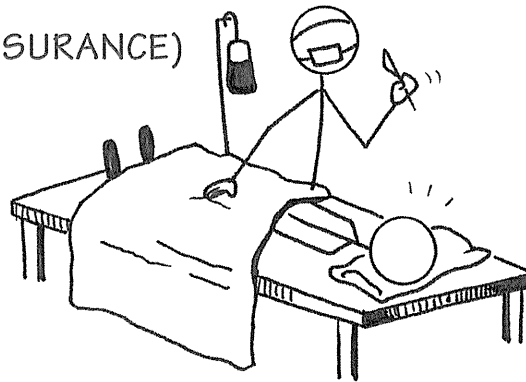


# The Fear That Not Having Reserves Can Bring: Bankruptcy

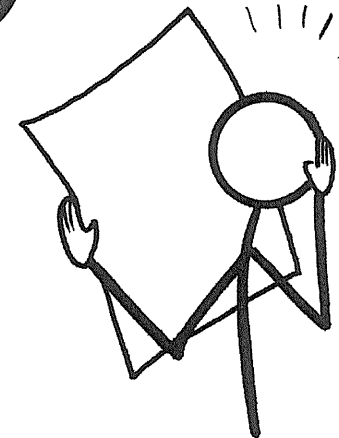
1

MEDICAL  
(78% HAD HEALTH INSURANCE)



2

UNEMPLOYMENT



3

POOR OR  
EXCESSIVE USE  
OF CREDIT:  
CREDIT CARDS,  
LARGE  
MORTGAGES,  
EXPENSIVE CAR  
PAYMENTS



Top 5 Causes  
of Bankruptcy

5

NATURAL DISASTERS



4

DIVORCE  
OR SEPARATION

