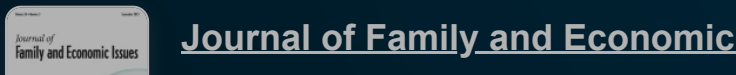


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Relationship between Financial Stress and Workplace Absenteeism of Credit Counseling Clients

| Original Paper | Published: 20 June 2006

| Volume 27, pages 458–478, (2006) [Cite this article](#)



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Appreciation is extended to the InCharge Institute of America and the InCharge Education Foundation for supporting this research. Dr. Kim served as an InCharge Scholar during this research effort.

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