

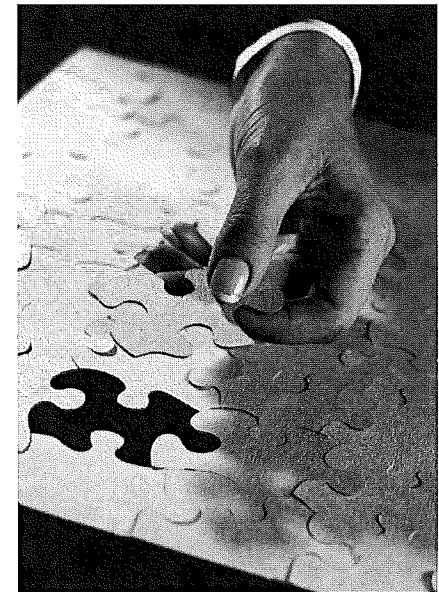
debt solutions | education | financial strategies



Our Mandate

To **educate** Canadians in personal money management and the wise use of credit

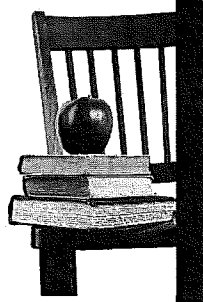
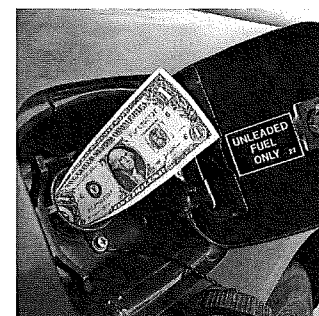
To **help** individuals and families **find solutions** to their financial difficulties through unbiased counselling and debt repayment alternatives

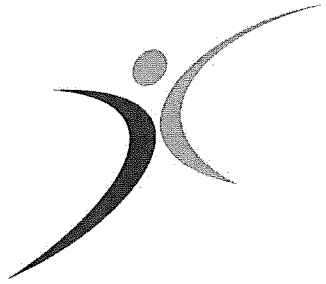




Top Reasons We See for Financial Trouble

1. Excessive use of Credit / Using Credit for Living Expenses
2. Unemployment / Underemployment
3. No Budget / Lack of Financial Education
4. Injury / Illness
5. Separation / Divorce and Family Expenses
6. High Student Loan Debt / Education Expenses
7. High Housing Costs





Healthy Financial Choices



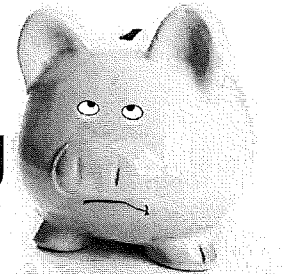
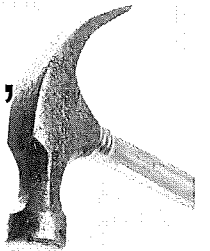
There's a lot in it for us if we're good with our money:

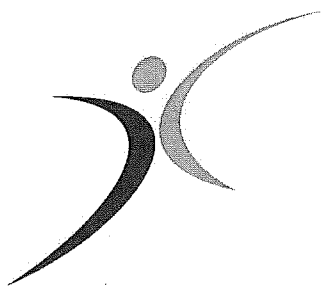
- More productive and motivated
- Better able to focus on goals / tasks
- Improved communication abilities at home, work and / or school
- Better ability to get a good night's sleep
- Less stress and stress related illnesses, incl. depression
- Energy to make healthy choices, financial and otherwise
- Better able to remain objective and resolve situations
- Increased ability to manage through adversity



When Unable to Pay

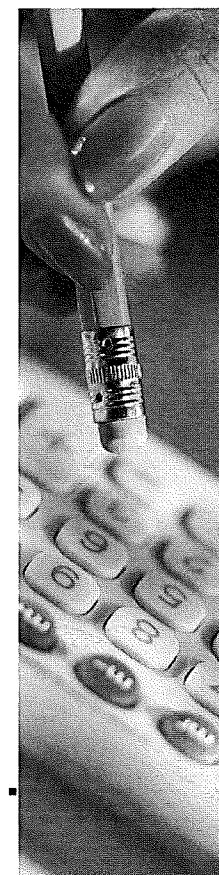
1. Consider all income, expenses and irregular / seasonal expenses
2. Consider secured assets that may be at risk
 - ♦ *seize or sue* in BC
3. If there are some funds available to pay debts, treat all creditors equally
 - ♦ be aware of the *right of offset*
4. Communicate in writing with creditors – the point is to gain their cooperation during a difficult time.





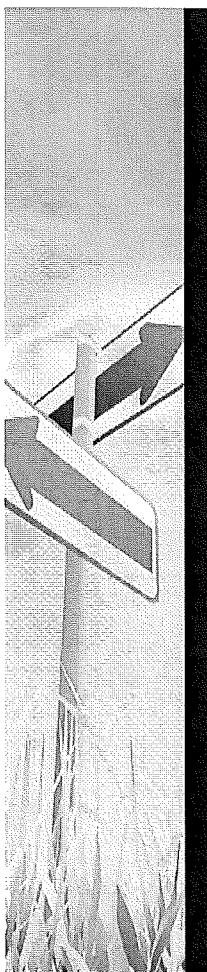
Dealing with Debt

- Consider your current circumstances:
 - ♦ what you owe and to whom
 - ♦ your current income and fixed expenses
 - ♦ future needs and expectations
- Seek reliable advice about your debt
- Evaluate your possibilities realistically
- Put your plan into place and stay positive.
The benefits will outweigh the costs!





How We Help



- Confidential, *no-cost* credit and budget counselling
- Toll-free telephone counselling, **1.888.527.8999**
- Debt repayment programs and alternatives
- Consumer workshops on credit and money issues
- Online assessments and information
- Referrals to other community and professional services
- Helpful money management tips on our website:

NoMoreDebts.org