

**OVERCOMING THE DEBT ISSUES CYCLE**



**DEBT REPAYMENT OPTIONS**

- Do nothing
- Do it yourself
- Consolidate or refinance
- Financial Institutions
- Borrow from friends/family/others
- Negotiate with Creditors
- Bankruptcy
- Consumer proposal

**YOU RECEIVE : CREDIT COUNSELLING**

- Review income and expenses
- Obtain credit report
- Set measurable and realistic goals
- Review options and outcomes
- Referrals to other resources

or  
**ORDERLY  
PAYMENT OF  
DEBTS PROGRAM**  
with Money  
Mentors

**YOU COMMIT TO : RESPONSIBILITIES**

- Live within financial means
- Accept responsibilities for actions
- Follow through