

OVERCOMING THE DEBT ISSUES CYCLE

Financial Picture

- No defined budget
- Regular use of credit to cover shortfall
- Impulse spending
- Problem meeting monthly expenses
- Missed payments
- Overdue accounts
- Little or no savings
- High interest rates
- Get rich quick schemes

Relationships

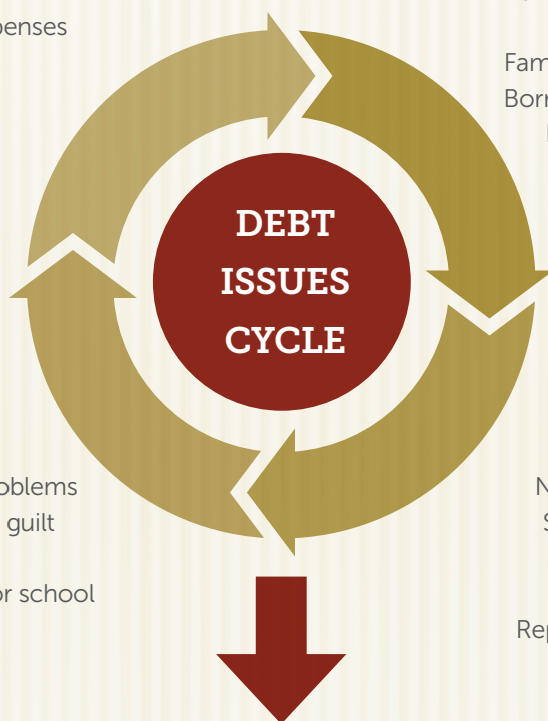
- Lack of family financial role model
- Changed relationships
- Family responsibilities & childcare
- Marital problems
- Family fighting and disagreements
- Borrowing from friends and family
- Blame others for problems
- Trust issues

Health and Wellness

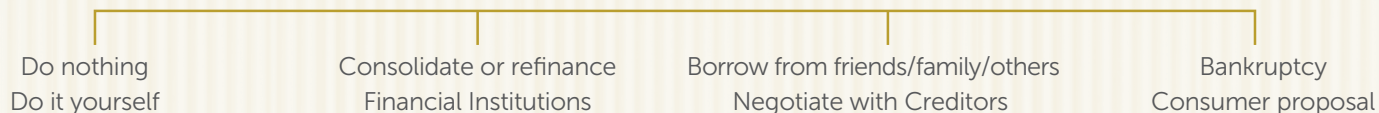
- Constant stress over money problems
- Sense of embarrassment and guilt
- Depression
- Productivity issues at work and/or school
- Low self-esteem
- Addictive behaviours
- Medical problems

Habits and Consequences

- Need to acknowledge issues
- Spending outside of means
- New debts
- Collection calls
- Repossession and garnishments



DEBT REPAYMENT OPTIONS



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

YOU COMMIT TO : Responsibilities

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

