

## HOW TO ASSESS YOUR FINANCIAL SITUATION

It is not always easy to measure your debt level. This little questionnaire can help you determine whether you have or on the verge of having financial difficulties.

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- Do you use credit cards out of necessity rather than for convenience?
  - Do you need to ask your creditors for payment extensions?
  - Does it seem that, regardless of regular payments, your debts don't seem to be decreasing?
  - Do you often receive notices of overdue payments?
  - Have creditors threatened to seize your salary?
  - Were you informed that goods you purchased with credit cards would be repossessed?
  - Has a utility company threatened to cut your electricity or telephone service?
  - Are you able to meet all amounts required by ALL of your creditors or do you need to alternate payments?
  - Do you often have NSF cheques?
  - Is your rent payment late?
  - Do you have to cut down on your grocery bill in order to make your payments?
  - Do you always buy clothes using a credit card or are you able to make cash purchases?
  - When you try to make your budget, is it difficult, or even impossible, to allot amounts for the payment of clothes, medication or insurance in order to make your payments?
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If you answered "Yes" to one or more of these questions, it might be time to consult a financial turnaround advisor to find a solution to your problems, which could get worse over time if you don't take the right measures.

**A CONSUMER PROPOSAL MAY BE THE SOLUTION  
MAKE AN APPOINTMENT, WE MIGHT BE ABLE TO HELP YOU  
FIRST CONSULTATION FREE**