

604.792.4267

# Debt Counselling

45938 Wellington Avenue

Hours: Wednesday morning by appointment only

Volunteer run program



#### Chilliwack Community Services

## **Debt Counselling**

#### **How does Debt Counselling work?**

- A free and confidential service
- A well-qualified volunteer with a wealth of experience and resources available
- Provides a safe, non-judgmental atmosphere where you can discuss money and debt issues

### Do you need this Service?

Some of the indicators are:

- Only paying minimum payments or just the interest on loans or credit cards
- Using one credit card to pay another
- Having to borrow money to make it between pay cheques
- A reduction in household income
- Wages are being garnished, or creditors are bothering you
- You are confused about the different types of credit available, or you want to know about budgeting

# What can a Debt Counsellor do for you?

- · Help with budgeting
- Help set up payment plans
- Advise on debt consolidation and, if necessary, on the process of declaring bankruptcy
- Can put you back in control of your financial situation

To make an appointment please call **604.792.4267**