

What is your Debt Stress Level?

We understand debt and that even just talking about financial struggles can be intimidating. You may worry, feel guilty, or anger towards your situation, which will have an impact on other aspects of your life. Realize that you are not alone and that we are here to guide you as you navigate your financial situation.

We invite you to fill out our self-evaluation by answering the questions below on a scale of 1 to 5.

- 1 Never 2 Rarely 3 Sometimes 4 Frequently 5 Always

Do you use credit cards to purchase essential items like groceries or utilities?

- 1 2 3 4 5

Have you turned down a social event or evening with friends because you were not able to afford it?

- 1 2 3 4 5

Does your financial situation cause you stress when faced with day-to-day challenges?

- 1 2 3 4 5

Do you find it difficult to save because you're constantly paying off debt?

- 1 2 3 4 5

Do you screen your calls to avoid having to speak to collection agents?

- 1 2 3 4 5

Does your financial situation keep you awake at night?

- 1 2 3 4 5

Do discussions about expenses or budgeting cause stress in your relationships?

- 1 2 3 4 5



Do you find it difficult to make a budget or plan your spending?

- 1
- 2
- 3
- 4
- 5

Are you making payments on credit cards or lines of credit, but end up re-using the credit before the next statement?

- 1
- 2
- 3
- 4
- 5

Do you ever feel like you're in a cycle of debt you can't escape from?

- 1
- 2
- 3
- 4
- 5

If your score is <20

Great job! Make sure to keep putting your health and relationships first by not allowing debt to control you.

If your score is 20-30

You might consider booking a free financial counselling session with our counsellors or reviewing our online resources to reduce your debt and improve your credit score.

If your score is 30-40

There may be a faster, cheaper way to achieve your financial goals. You could benefit from a consultation with our Trustee.

If your score is >40

Your debt is impacting your health, your relationships, or both. It's time to ask for help. Call for your free consultation today.

If you are feeling overwhelmed, reach out to us today. Let us help you navigate your financial situation, as your listening ear and guide. We will outline your options, so you can start living again.

To talk about your situation, schedule an appointment today.

