

**For immediate release  
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## **Getting your finances back on track for the New Year**

**Saint John, NB** -- The Holiday season is over and the bills are starting to arrive. Credit Counselling Services of Atlantic Canada (CCSAC) is urging consumers to act on their New Year's resolution to pay down debt. Each year the number of Atlantic Canadians who slip further into debt is a problem that only continues to rise.

"It's now the start of a New Year and we are reaching out to as many Atlantic Canadians as we can to help them get out of debt," said John Eisner, President of Credit Counselling Services of Atlantic Canada. "We have seen consumers delay seeking financial advice because they are overwhelmed and unsure what to do about their debt-load."

CCSAC has programs in place to aid those seeking help with their debt. As well, they have counsellors committed to working with individuals on budgeting and long-term planning. Over the past 15 years CCSAC has offered financial counselling to almost 100,000 Atlantic Canadian families and individuals. CCSAC's certified Credit Counsellors establish an 8 week budget plan with consumers. "The key to paying off debt is to establish a plan," says Tamara Kelly, Education Coordinator. "Our counsellors look at your income and expenses and help you establish your plan to pay down debt for 2010."

Credit Counselling Services of Atlantic Canada, Inc. (CCSAC) is a registered non-profit organization, providing confidential and professional credit counselling and debt repayment programs to families and individuals. Your financial freedom is our success. Established in 1994, CCSAC has several offices located throughout Atlantic Canada. Whether you need a budget created, information on using credit wisely or a Debt Management program, CCSAC will help you find a solution that works.

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