

**For immediate release**

**March 21, 2011**

**Saint John, NB** -There are all kinds of statistics out there on Canadian Household debt. It has been changing day by day, month by month, and even when it improves, the message is still cautionary.

Debt is an extremely personal subject. No one case is ever the same.

**Why do people seek Credit Counselling?**

There are many different reasons people come to see a credit counsellor; some of them may surprise you:

- You are feeling overwhelmed with your financial situation.
- Your income has changed and you can no longer meet all your monthly obligations.
- You need help creating a budget to better manage your cash flow.
- You want to get advice and/or learn about **all** the options available to help you better manage your finances.
- Your financial situation is affecting your relationships.
- Your financial situation is constantly on your mind and affecting you at work.

"We work with you to help find realistic solutions for developing a budget, managing your money, using credit wisely and building a stable financial future" outlines John Eisner, President of Credit Counselling Services of Atlantic Canada. "We urge Atlantic Canadians to seek advice from accredited non-profit credit counselling agencies."

Credit Counselling Services of Atlantic Canada is an accredited non-profit member of Credit Counselling Canada. CCSAC offers face to face counselling and telephone counselling in Atlantic Canada.

Budgeting doesn't mean having less. It simply means doing more with what you have.

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