

Warning Signs of Debt...

If you answer yes to one or more of the following questions, you may be heading towards financial difficulties or are deep in debt already:

- You don't have any savings
- You make only minimum payments on your credit cards
- You use credit cards for things you used to buy with cash, such as groceries
- You use increasing amounts of your total income to pay off debts
- You have multiple credit cards
- After you pay your credit card bill, you increase your balance by the same amount (or more) the following month
- You're at or near your credit limit on all your credit cards
- You take out cash advances on your credit card to pay off other bills
- You have been denied credit
- You are caught in the payday loan trap
- You bounce cheques
- You lie to spouse/family about spending habits



Free Financial Consultation!

Call and make an appointment with our certified credit counsellor.

Call us

705.472.6515 or 1.888.814.3327

Fax

705.472.4582



www.ccnip.com

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North Bay, Ontario PIB IC9



ACCREDITED NOT-FOR-PROFIT
CREDIT COUNSELLING AGENCY™



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Accredited member of Ontario Association of
Credit Counselling Services (OACCS).

Credit Counselling

There is Life After Debt

We can help you by...



- Stopping collection calls
- Reducing payments
- Eliminating or reducing interest
- Arranging one convenient monthly payment
- Providing free budgeting and financial counselling



Community Counselling
Centre of Nipissing

Centre communautaire
de counselling du Nipissing

www.ccnip.com

We are...

- Real people finding real solutions to your debt
- A not-for-profit organization helping people for over 42 years
- A real alternative to bankruptcy
- An accredited member of Ontario Association of Credit Counselling Services (OACCS)

What do we offer?

The Credit Counselling program of the Community Counselling Centre of Nipissing (CCCNIP), provides the following money management services :

- Counselling sessions
- Third party intervention
- Debt Management Programs



Your counselling session will include...

- A personal and confidential interview with our certified credit counsellor
- A review of your assets, income, living expenses, debts, etc.
- An assessment of your financial situation and solutions for debt relief
- A discussion of your options
- Preventative education on budgeting and the wise use of credit



Benefits of enrolling in a Debt Management Program

- COMBINE your multiple payments into one affordable monthly payment
- ELIMINATE or reduce interest rates
- ELIMINATE late charges and over the limit fees
- STOP collection calls

Once an agreement is made to enter into a Debt Management Program, a proposal is sent out to each creditor outlining your payment plan. With our open door policy, you are able to contact us for further assistance at any time during your program or after successful program completion.

