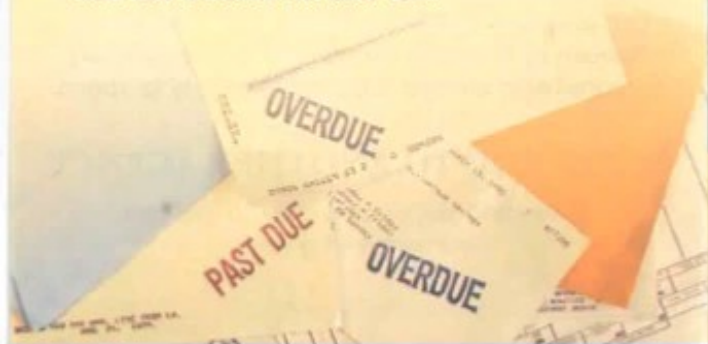




DID YOU KNOW?

- Eating out 3 times per week can cost at least \$120 per month or \$1440 per year
- Smoking a pack of cigarettes a day can cost at least \$315 per month or \$3780 per year
- Going out for coffee 3 times a day can cost at least \$200 per month or \$2400 per year
- Learning where your money goes will help you save \$\$ and avoid debt or credit issues
- 70% of the people who make an appointment with us discover they are able to improve their financial situation on their own



FAMILY SERVICE PEI

– We're Here For You! –

We are a community leader that can help Islanders develop action plans that target the most stressful issues in their lives. Whether it is financial, personal, family or work related, we help people develop and implement strategies that improve their lifestyle and enhance their quality of living, so they can experience better relationships and achieve financial stability.

As a not-for-profit, community based agency our goal is to provide **credit and therapeutic counselling services** to all Islanders regardless of their ability to pay. We are 100% Island owned and operated with office locations in four island communities.

It is always **FREE** to meet with a credit counsellor.

Charlottetown: **892-2441**

Summerside, Alberton, and O'Leary: **436-9171**

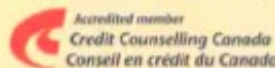
Or toll free: **1-866-892-2441**

Or visit our website to learn more about our staff and how they can help you:

www.familyservice.pe.ca



Family Service PEI is an accredited member of Credit Counselling Canada.



CREDIT COUNSELLING PROGRAM

FREE access to professionally accredited Credit Counsellors



www.familyservice.pe.ca

CAN WE HELP YOU? TAKE OUR QUIZ TO FIND OUT

- *You don't have any savings put aside to help you through an emergency*
- *You are near, at, or over your credit limit*
- *You are behind on at least one payment for your car, home, utilities, or line of credit*
- *You are using one credit card to pay off another*
- *You are living off your bank overdraft or your line of credit*
- *You have been denied further credit*
- *You have sleepless nights worrying about money*
- *You are borrowing money from family/friends just to get by*
- *A credit card company or bank has called looking for your payment*

If you answered yes to any of these questions, go to our website (www.familyservice.pe.ca) to learn how we can help you develop an effective life strategy or call us to make an appointment 1-866-892-2441.



WHAT WE CAN DO FOR YOU

CONFIDENTIAL FINANCIAL COUNSELLING

We will help you examine ALL of your spending habits and compare your expenses to your income. This will allow you to create a successful budget and to determine exactly what your financial issues are – if you have any.

HELP YOU ARRANGE A DEBT REPAYMENT PLAN

Even if you fear bankruptcy is looming, you might have the option of a Debt Repayment Plan so you can pay your creditors back the money you owe – without the high interest rates that prevent you from getting ahead.

GIVE YOU OPTIONS

Success is all about choices and we believe in giving you the information you need to make the best decisions you can.

FINANCIAL EDUCATION SESSIONS

We can meet with 1 person or 100 people. You can come to our office, or we can present to your group. Our goal is to prevent financial crises before they happen by teaching people how to be financially responsible in a world filled with pressure to spend.

REFER YOU TO ANOTHER AGENCY

If we can't help you, we'll help you find someone who can.