

STAGE	BEST DESCRIBES ME	Y/N	ACTION STEPS TO TAKE
CONFIDENT	<ul style="list-style-type: none"> • Paying my bills on time • Paying for my monthly expenses without borrowing • Putting money away for my goals (e.g. retirement, irregular expenses, emergencies, vacations) • Reviewing my budget regularly in order to make room for things that matter to me • Educating myself on different financial products 		<ul style="list-style-type: none"> • If you don't have one, create a budget • If you don't already, build the habit of tracking your expenses • Sign up for the CCS Learning Hub for more learning. • Check nomoredebts.org for new resources to support your ongoing financial success • Sign up for the CCS monthly newsletter to receive new tips and tricks
CONCERNED	<ul style="list-style-type: none"> • Regularly using my overdraft. • Dealing with a financial emergency by using credit. • Regularly using credit to supplement monthly expenses. • Unable to save money for education and/or retirement. • Moderately stressed about money. 		<ul style="list-style-type: none"> • Create a budget and start expense tracking • Reduce expenses, where possible • Speak with your financial institution about options • Attend free online budgeting webinars • Sign up for the CCS Learning Hub • Contact the Credit Counselling Society for a free, confidential review of your budget and financial health • Visit nomoredebts.org • Call: 1-888-527-8999
PRE-CRISIS	<ul style="list-style-type: none"> • Only making minimum payments on credit cards and/or lines of credit that are maxed out. • Fighting with my spouse/partner about finances. • Worrying and losing sleep over finances. • Selling investments (e.g., RRSP etc.) to pay down debt. • Moderately to highly stressed about money. 		<ul style="list-style-type: none"> • Speak with your financial institution about options as soon as possible • Contact the Credit Counselling Society for a free, confidential assessment and discussion on options available • Visit nomoredebts.org • Call: 1-888-527-8999
CRISIS	<ul style="list-style-type: none"> • Being (or have been) declined for any type of loan or credit request. • Behind on my payments. • Receiving collection calls. • Being charged NSF fees regularly. • Considering or using payday loans. • Highly stressed about money. 		<ul style="list-style-type: none"> • Immediately contact the Credit Counselling Society for a free, confidential assessment and discussion on options available • Visit nomoredebts.org • Call: 1-888-527-8999