

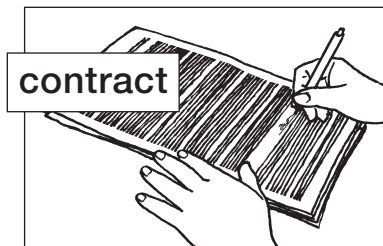


# Beth can't pay her bills. What can she do?

## Beth owes money to creditors

Beth is in trouble. She can't pay some of her bills.

✓ Beth has a cell phone. She signed a contract with a cell phone company.



Beth must pay money to the company every month for three years. But Beth hasn't paid her cell phone bill for three months. Now the cell phone company has cut off her cell phone service.

✓ Beth has a credit card. She hasn't paid her bill for two months. Her bill is getting bigger and bigger.



### Beth's creditors

Beth owes money to:

- a cell phone company
- a credit card company

They are Beth's **creditors** because she owes them money.

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## What does Beth do?

Beth is worried. Her creditors are sending her letters.

- ✓ Beth calls Credit Counselling Services of Alberta (CCSA).



I owe money. My creditors are sending me letters. What can I do?

- ✓ Beth also calls her creditors. She tells them that she is getting help from CCSA.

I was sick. I couldn't work. I couldn't pay my bill.



I have talked to a counsellor at CCSA. I am working with him to make a payment plan.

## What are Beth's creditors doing?

Beth's problem is serious. What are her creditors doing?

- ✓ The cell phone company has cut off Beth's cell phone service. Next it might hire a collection agency. The agency will try to get the money from Beth.

I hope I can work things out with the phone company.



**Note:** Collection agencies must follow rules.

- ✓ The credit card company is charging her interest. Her bill will go up until she pays it.

Why did I buy a new TV? I couldn't afford it. Now I have to pay interest too.

credit card bill



- ✓ Beth's creditors might take her to court if she doesn't get help.

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## Beth gets help

Beth gets help from Credit Counselling Services of Alberta (CCSA). She meets with a counsellor.

### Here are some things that the counsellor does:

- ✓ He talks to Beth about:
  - ☞ her income (money she makes)
  - ☞ her debts (money she owes)
  - ☞ her expenses (money to live)

I was sick. I am back at work. I have a regular paycheque now.



- ✓ Creditors must follow rules. The counsellor tells Beth about the rules.

- ✓ The counsellor helps Beth make a plan to pay her creditors. He asks the creditors to approve the plan. The plan is in writing.

- ✓ The counsellor writes to the creditors. He tells them the plan. They agree to the plan.

- ✓ The counsellor also helps Beth make a budget. Beth has to cut down on her expenses. For example:

- ☞ Beth is going to take the bus to work.

### Beth feels better

Beth will be able to pay her creditors if she follows the plan. She feels better now!

### For help and information

- ☞ **Credit Counselling Services of Alberta (CCSA)**

Calgary: 403-265-2201

Edmonton: 780-423-5265

Other areas: 1-888-294-0076 (free)

e-mail: [info@creditcounselling.com](mailto:info@creditcounselling.com)

- ☞ **Consumer Contact Centre**

Edmonton: 780-427-4088

Other areas: 1-877-427-4088 (free)

**Are you in trouble with creditors? Get help right away.**

This story is for illustrative purposes. People in the photos portray fictional characters. This article has general information. It is not legal advice.

Photos—cell phone, credit card: iStockphoto; photos of Beth, Beth with counsellor: Bev Burke • Art: Nola Johnston