



## BudgetManagement PROGRAMS

### A Strong Budget is the Key to Excellent Financial Health

When we meet new clients who are in financial trouble or who find it challenging to save, eight times out of ten, we find that the major obstacle holding them back is their budget. When no budget exists, people are completely oblivious to how they spend their money.

A budget creates awareness, which is the first step to responsible spending habits.

We work with clients to establish a budget that considers all of their financial variables (housing, transportation, debt, credit, personal expenses, and more). Our next step is to set clear benchmarks and goals. Clients leave with a realistic budget, one that is easy to live with and one that presents a clear understanding of what they need to do to achieve excellent financial health.

### What's Included in Our Budget Management Programs

Clients who participate in our Budget Management Programs receive:

- One on one consultation with a financial advisor
- A complete review of their income, expenses, assets, and liabilities
- A recommended budget
- Access to our Partners Program
- Ongoing access to a financial advisor



## About DebtCare

DebtCare is a financial consulting firm that offers financial advisory services to Canadians who are struggling with debt. We offer unique and affordable services that work. We have no hidden agenda and a single mandate – to offer our clients strong and reliable financial advice.

We educate our clients about ALL of their options and then stand by their side every step of the way, helping them achieve their financial objectives.

To find out more about what DebtCare can do for you, contact the DebtCare head office.  
Call 888-890-0888, email [info@debtcare.ca](mailto:info@debtcare.ca) or go to [www.debtcare.ca](http://www.debtcare.ca)