

Having trouble paying your bills?

Halton Credit Counsellor caseload is up over 33%

By JANET BAINE

More people in Halton are having difficulty managing their finances, and that isn't likely to change for at least six to eight months.

"We've been very busy during the past four or five months," said Janice Josiak, the credit counsellor at Halton Credit Counselling in Oakville. "Our caseload is up 33 per cent, which is more than in the 1981-82 recession, and we can't really see it decreasing until after the economy starts to turn around."

People in Halton Hills turn to Josiak when their financial situation gets out of control. She will help them set a budget, find ways of cutting their expenses, and if necessary, get debt payments under control.

Josiak will even get your creditors off your back, because debt payments can be made to Halton Credit Counselling, which will then pay creditors.

"It seems to be more serious in this recession than I remember it in the last recession. More people are losing their jobs and bankruptcies are way up," she said.

Many of Josiak's clients are families reduced to one income, people working on commission who just can't survive and people who are working less hours, she said.

"In January, the preception is we get people who over-extended themselves during Christmas. But the people we see are people that needed help in October but just waited too long," she said. Christmas is a hard time to seek credit counselling, since it's a hard time to cut down on expenses, she said.

In spite of the increased caseload the staff at Halton Credit Counselling has remained the same.

About 20 of Josiak's clients are from Halton Hills and Milton, and she sees them in Milton once a month. If people from Halton Hills can't get a ride to Milton, then she can offer them the same assistance by mail and phone conversations, she said.

Josiak sees her clients every three months and it takes an average of four years for those who take advantage of the debt-payment services to pay off debts. The first interview takes about an hour and a half, she said.

For more information on the credit counselling services, call 842-1459.

Paying off holiday expenses can be a problem, and if you're losing sleep over your bills, it may be time to visit Halton Credit Counselling.

"There are many reasons why people end up with more debts than they can handle," says Ann Rowan, an expert at Ontario's Ministry of Consumer and Commercial Relations. "But the warning signs are often the same: you've been receiving regular overdue notices from creditors; you're buying on credit what you used to pay for in cash; or you're refinancing old debts to gain more time to pay."

Rowan says many cases of financial hardship result from a loss of income due to illness or loss of employment. But a large number of debt cases involve parents who've overspent making Christmas happy for their children.

"Advertisements push kids to expect brand-name everything from Santa. A lot of parents find it hard to say no, even when their children's wish-lists make unreasonable demands on their ability to pay," she says.

Consumers with credit



"Many people are afraid to take the first step because they are embarrassed by their difficulties, or fear they'll be told they won't be allowed any discretionary spending," says Sam Hastings, executive director of the Metro Toronto program.

Experts say that when people are troubled by debts, their home life, employment, health and mental stability are commonly affected. Once they've made the first move, however, their personal peace of mind alone often proves to make the effort worthwhile.

"At the first meeting, we try to understand the person as well as their financial troubles," Hastings says. "Working with the facts and figures, our counsellors will help the client make up a budget to find out where the money is going, and explain to those who've never used one before that a budget must be flexible to be useful."

Hastings reports many people feel guilty because they think they're wasting their money. But with a budget, they can see where it's being spent.

"While most people remember to add the rent or utilities payments into their budget, many other costs are often forgotten," Hastings says. "Pet food and prescription drugs, for example, can add up to a lot of money that's not accounted for."

Once full information on the client's financial picture has been provided, the counsellor reviews the options. The service is provided in complete confidence.

While some client require only
(Continued on Page 8)

problems include young working people who use credit cards to extend their incomes.

"No matter how often we advise people that the best use of credit cards is as a short-term substitute for cash, many continue to end up in debt simply through overspending," she says. "Remember, credit is just another word for debt."

Recently there has been a trend to consumers paying credit card charges off more quickly. "But those who are so far in they're settling one monthly interest payment by charging it to another many not be able to keep up," warns Rowan. "That's when credit counselling can help save the day."

Free credit-counselling was first offered in Ontario in the mid-1960s. At present, about 30 offices operate across the province.

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