



**Q: How do I deal with my debts while going through a divorce?**

**A:** You are not alone. More and more Canadians find themselves burdened with debt. Coupled with the strain of divorce, this burden can be overwhelming. The following are steps to help free you from debt.

1. First things first, you need to make a comprehensive budget;
2. Next, you need to have a financial assessment completed by a licensed consumer debt relief professional. In doing this, you will understand your spending habits and how much debt you have;
3. Finally, review your options to find out how you can get your debt reduced or eliminated.

Under no circumstances should you make any major decisions prior to reviewing your options with a consumer debt relief professional. Do not borrow any more money, sell your home or assets, consolidate your debt or consider bankruptcy prior to having all options spelled out by a consumer debt relief professional.

A consumer debt relief professional can ensure that you are protected and that you pay back as little as possible to relieve your debt.

For your free financial assessment, call OCCA toll free at 1-855-873-6222 or visit [www.occa.ca](http://www.occa.ca).

*Freedom from Debt Row.*