

Print these pages and cut into individual 'rungs' for use in the activity.

Stop using credit

**Collect your
debt information**

**Rework
your budget**

Ladder of debt repayment options

Activity Sheet 8-3 (continued)

Print these pages and cut into individual 'rungs' for use in the activity.

**Negotiate
and consolidate**

**Make a debt
repayment plan**

Stick to your plan

Ladder of debt repayment options

Activity Sheet 8-3 (continued)

Print these pages and cut into individual 'rungs' for use in the activity.

**Credit counselling
Debt repayment program**

Consumer proposal

Bankruptcy