

**Ladder of debt repayment options**

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

**Stop using  
credit**

**Collect  
your debt  
information**

**Rework  
your budget**

**Negotiate and  
consolidate**

**Make a debt  
repayment plan**

**Stick to  
your plan**

# Credit counselling

Debt repayment program

# Consumer proposal

# Bankruptcy