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The day I met her, she was nervous, she was reluctant to talk, she was embarrassed. She was being called every day by a collection agency with them giving her advice – advice that was good for them and but not necessarily good for her.

The numbers we looked at meant that she was overextended, and it was very clear that she was having difficulty making her payments. So we wanted to make it easier for her and we did.

We could help consolidate her debt, we could reduce the amount of monthly payment she was incurring, and ultimately reduce the amount of interest she was paying so that her... she would be debt-free even sooner than she was before.

And also to have a little bit more set aside for savings.

She was surprised that we could help her, she was relieved that we could help her as well.

She said to me, "I can finally go home and sleep at night. I can tell those credit agencies to stop calling me. And in fact she wouldn't have to call them, they were still calling her. So next time they called she'd be telling them, "Stop calling."