

## ASK THE EXPERT

Creditors are calling me all the time, what should I do?

It is important to understand that this problem is not going to go away without some help. A creditor is allowed to call you anytime between 7:00 am and 9:00 pm every day of the week except Sundays and Statutory holidays. Creditors can also call you at work which can be extremely embarrassing and potentially this may result in loss of employment.

If you are trying to negotiate with your creditors it is important to keep the following tips in mind:

Remember to be as courteous as possible.

Make reasonable promises to your creditors and follow through with them. There is nothing worse than making a promise to your creditor that you know you will not possibly be able to fulfill.

Keeping an open line of communication with your creditor will give them a sense of confidence in your desire to repay the debt.

If you are experiencing difficulty dealing with your creditors on your own it may be time to consider speaking with a credit counsellor. You may think that you are the only person going through these kinds of experiences but believe me you are not.

Remember you are NOT alone.