

50% of Canadians have bad credit due to errors/fraud or not knowing how to have good credit. Your credit score and reports affect every aspect of your financial life. Canadian Consumer Debt levels have never been higher. **It is time for a solution!**

## HERE ARE 3 SOLUTIONS TO HELP EVERY CREDIT OR DEBT ISSUE ANYWHERE IN CANADA

### Credit Repair

**Problem:**

- No credit or bad credit
- Errors or fraud on credit report
- Declined for financing due to credit
- Charged high interest rates and fees
- Pass up on job promotions, business opportunities, or industries that require a certain level of credit.

**Solution:** We remove all errors/fraud from both Equifax and TransUnion credit reports. We'll also teach exactly what you need to do step-by-step to increase your credit score and always qualify for the best rates. Don't worry NB debt solutions will take your credit from wherever it is today and get it to where it needs to be, FAST!

**Cost:** The onetime cost is \$449.95 (+GST)

### Debt Settlement

**Problem:**

- Large debt amounts
- Old Collections
- Harassing phone calls from creditors
- Behind on Student Loans
- Outstanding Tax Debt

**Solution:** If you have savings, assets, equity in your house, or family or friends willing to help out this is a great solution for you. Reduce your debt by 30 to 50% of the balance, on average.

**Cost:** Depends on the province. Generally 10% of how much we lower your debt. No upfront Fees.

**Example:** Client owes \$25,000 and NB Debt Solutions reduces the debt by 50% (\$12,500 in savings) NB Debt Solutions keeps \$1,250.

### Debt Consultation

**Thinking of bankruptcy, Consumer Proposal, OPD, or any other debt management program?**

**Problem:** If you have any of the problems listed under Debt Settlement but don't have any assets or someone to help then NB Debt Solutions is there for you. **Solution:** There are many debt programs out there. Unfortunately, with very little industry regulation there are many companies and programs that do more harm than good. We compare all of the options side by side. Then you not only see the true costs of each program but the effect it will have on your job and credit. Once you pick the program we'll provide a trusted 3<sup>rd</sup> party provider facilitate the debt relief program. Don't worry we'll be there to get you set up properly and help you along the way.

**Cost:** No more than 3% of the total outstanding debt. (The higher the debt load the lower the percentage charged)



Have a question? Contact us and we'll get you the answer. We are here to help your clients and grow your business!