

# Struggling with **Debt?**

## THE STEPS TO FREEDOM



### Home visits

After you call CAP, a Debt Coach and Support Worker from the local CAP Debt Centre will visit you in your own home.



### An effective budget

Our trained debt counsellors then work out a realistic budget for you that prioritises your essential bills. Our CAP Head office team will negotiate affordable payments with each creditor and stop unfair interest and charges where possible. Your local Debt Coach will then visit you again to explain the budget and the payments you will need to make.



### CAP Account

Next, a CAP Account is set up for you. This acts like a simple bank account. You will need to make one weekly or monthly payment into your account to cover all of your bills and debts. CAP will then distribute this on your behalf. You can also make savings in your CAP Account.



### Managing severe debt

If you are in severe debt then we can walk you through insolvency options, such as petitioning for bankruptcy. We can help you to fill out the forms and even attend court with you.



### Debt free

You will use your CAP Account to pay your bills and debt repayments, and you will be supported by CAP until you are debt free.

**FREE CALL**  
**1300 227 000**