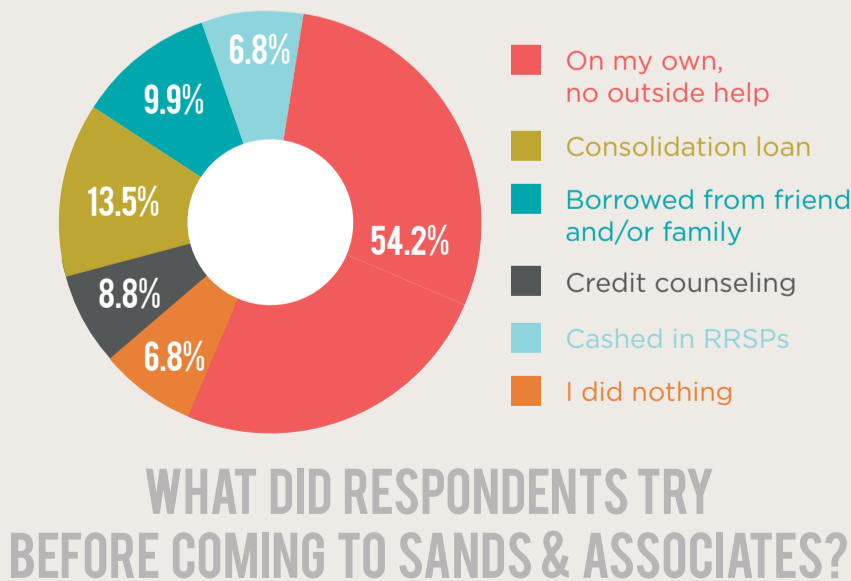
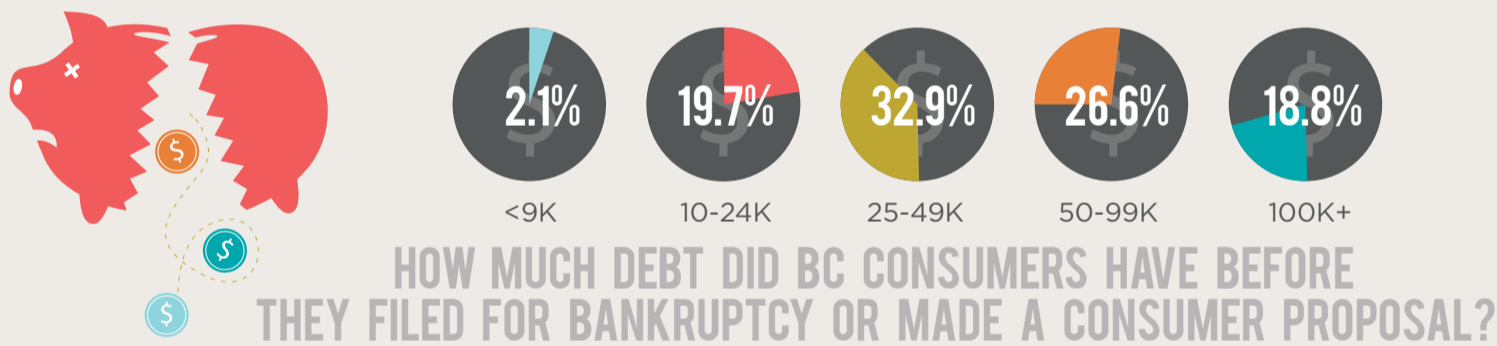
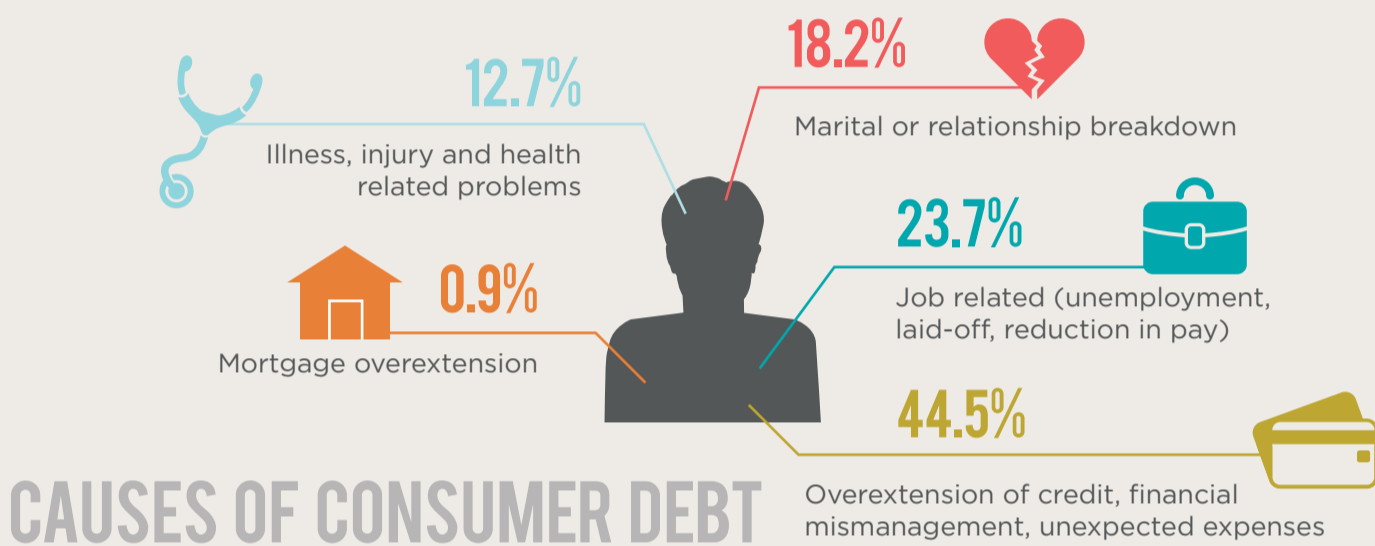
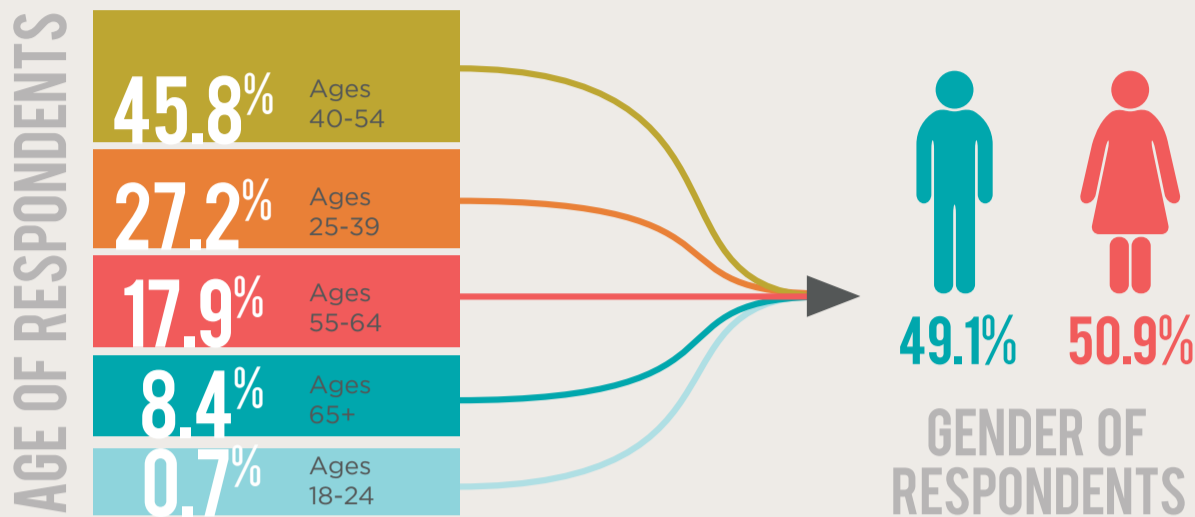


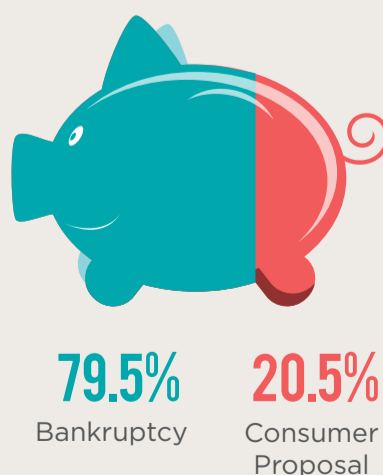
# 2012 BC CONSUMER DEBT STUDY

Sands & Associates' first annual study profiles trends and key information regarding the consumer debt levels of British Columbians, specifically in markets throughout Vancouver and the Fraser Valley. The 2012 BC Consumer Debt Study is the only B.C. specific study to survey nearly 7,000 debtors from the area and to analyze key findings regarding debt levels, causes of insolvency and financial standings after filing bankruptcy or a consumer proposal.

Below is a summary of the key findings from the BC Consumer Debt Survey. The full report can be viewed online at [www.sands-trustee.com](http://www.sands-trustee.com).



## WHAT RESPONDENTS FILED



**KNOWING IS NOT OWING. LEARN ABOUT CONSUMER PROPOSALS.**

Visit us online [www.sands-trustee.com](http://www.sands-trustee.com) or call us for a FREE consultation 604-310-0911



**Sands & Associates**  
Proposal Administrators & Trustees in Bankruptcy