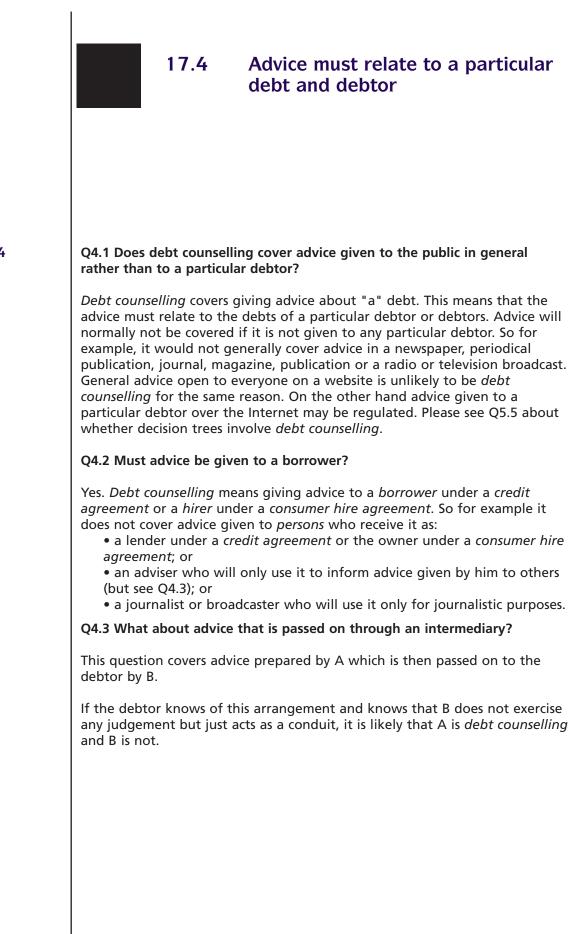
**The Perimeter Guidance Manual** 

## Chapter 17

## Consumer credit debt counselling



17.4