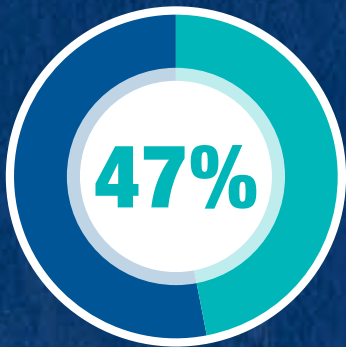
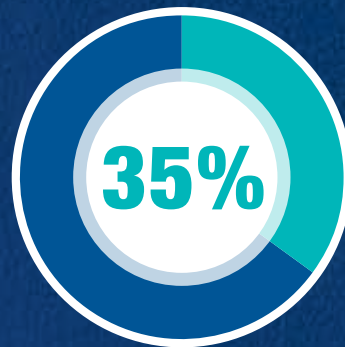


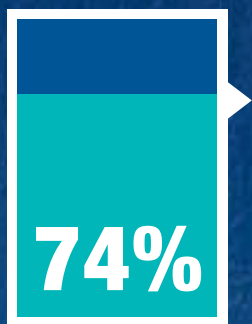
Survey: Working Canadians living pay cheque to pay cheque, gloomy over economy and facing high debt



Percentage of employed Canadians living pay cheque to pay cheque



Feel overwhelmed by debt

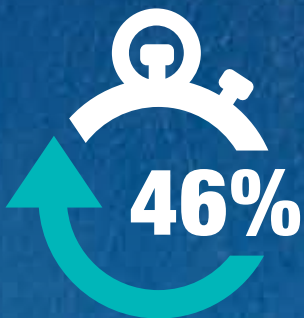


Have saved only one-quarter or less of what they feel they'll need to retire



39%

Only 39% expect the economy in their city or town to improve



Say they will have to work longer than they planned five years ago



1 in 4 could not come up with \$2,000 within a month in an emergency



Spending levels have risen



41%

Spend all of or more than their net pay

10%

The Canadian Payroll Association recommends you take control of your finances by automatically directing 10% of your net pay into a separate savings or retirement account - *Pay Yourself First!*