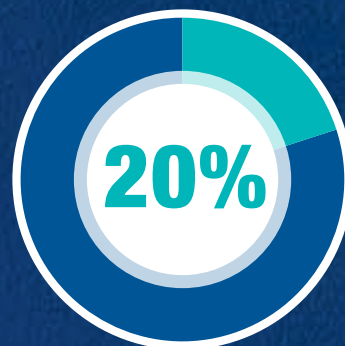


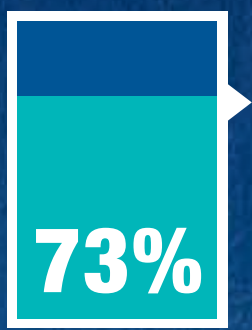
Survey: Quebecers faring best when it comes to debt, savings and retirement, but remain financially challenged



Percentage of Quebecers living pay cheque to pay cheque (National average 47%)



Feel overwhelmed by debt (National average 35%)



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



32%

Only 32% expect the economy in their city or town to improve



Quebecers, more than anywhere else, feel they have to delay retirement because their investments are not performing as anticipated



24%

Of Quebecers increased their debt load



National spending levels have risen



30%

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!*