



Research has shown that **50% of people** would rather skip Christmas than experience the associated financial pressures.

**Do you need help with financial pressures?**

Speak in total confidence to a Converge International counsellor.  
Australia 1300 our eap (1300 687 327) New Zealand 0800 666 367  
[convergeinternational.com.au](http://convergeinternational.com.au)

