

Managing Your Debt Repayment Goals



Setting Stronger Goals

1. Specifics of the Goal
2. Maintaining Progress



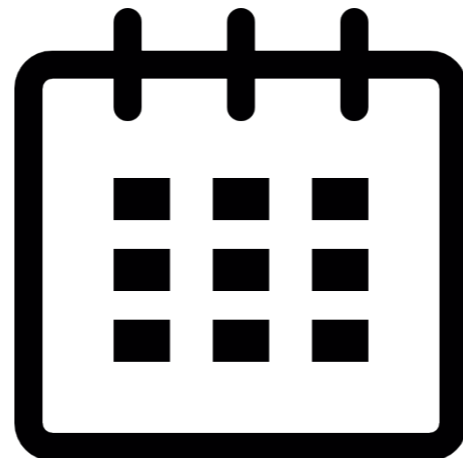


1) Specifics of the Goal

Implementation Intensions



How



When



Where

ORIGINAL LETTER

**Employer Health Tax
Requirement to File**

Employer Health Tax: XXXX

If your Employer Health Tax Return has been filed, please disregard this notice.

We have not received your Employer Health Tax Annual Return(s) for the following calendar year(s):

31-Dec-2013

Your return was due on or before 15-Mar-2014. Please complete and file your return with full payment **immediately**. Interest and penalty charges will apply.

Your return must be filed **immediately** with full payment in order to prevent further interest charges to you or referral to the Collections Branch. *Continued failure to file the required return is a serious offence. If arrangements are not made to correct this situation, the ministry may file an estimated return including applicable penalties and interest for each period that is in default.*

If you have any questions or require additional information, please visit our website or call the Ministry of Finance at the number listed below.

| | | | |
|----------------------|----------------------------------|----------|---------------------------|
| Enquiries | 1 866 ONT-TAXS 1 866 668-8297 | Fax | 1 866 888-3850 |
| Teletypewriter (TTY) | 1 800 263-7776 | Internet | ontario.ca/finance |

EXPERIMENTAL LETTER

Your Employer Health Tax Annual Return Is Overdue!
You must file immediately.

Employer Health Tax: XXXX

We have not received your Employer Health Tax Annual Return(s) for the following calendar year(s):

31-Dec-2013

Your return was due on or before 15-Mar-2014.

You must file your return(s) immediately with full payment to avoid further interest and penalty charges.

If you fail to deliver your return(s) by 2-May-2014, the Ministry of Finance will refer you to collections. This could have **escalating legal consequences as failure to file a return is a serious offence.**

Here is what you need to do now and definitely before 2-May-2014:

- 1) File and pay your return(s) in full immediately:
 - a. **By mail** to Ministry of Finance, [Street Name, PO Box, City, State, Zip Code]
 - b. **In person** at selected [Government] centers, see [website address], and click "Visit a Centre"
 - c. If you already registered with [website name], **log on** with your [proprietary key name] at [website address]
- 2) Keep a copy for your records.

If you have filed your Employer Health Tax return, please disregard this notice.

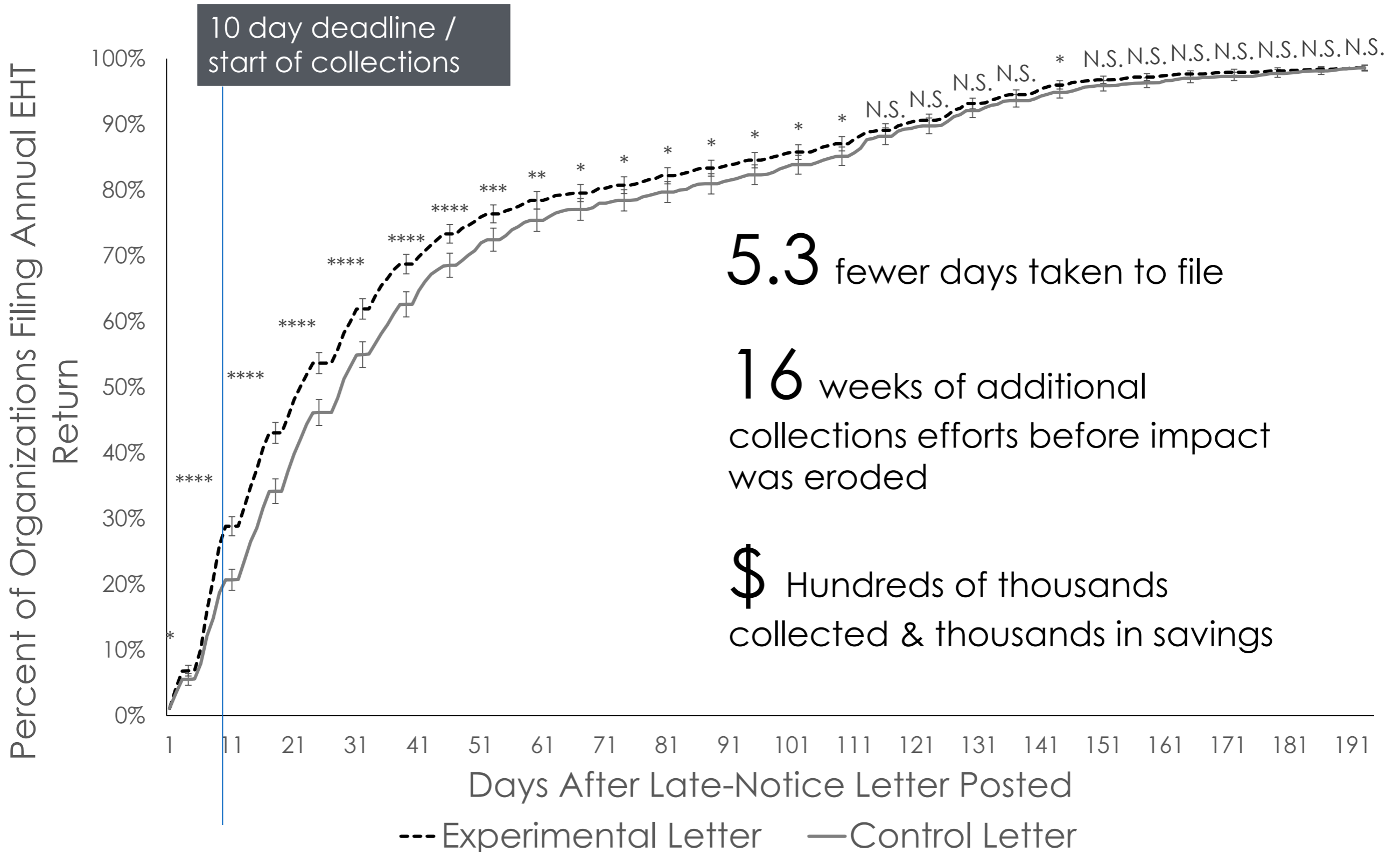
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Implementation Intention Prompts

 How  Where  When

Results



Planning Prompts

1. Motivate Action: Helps overcome procrastination

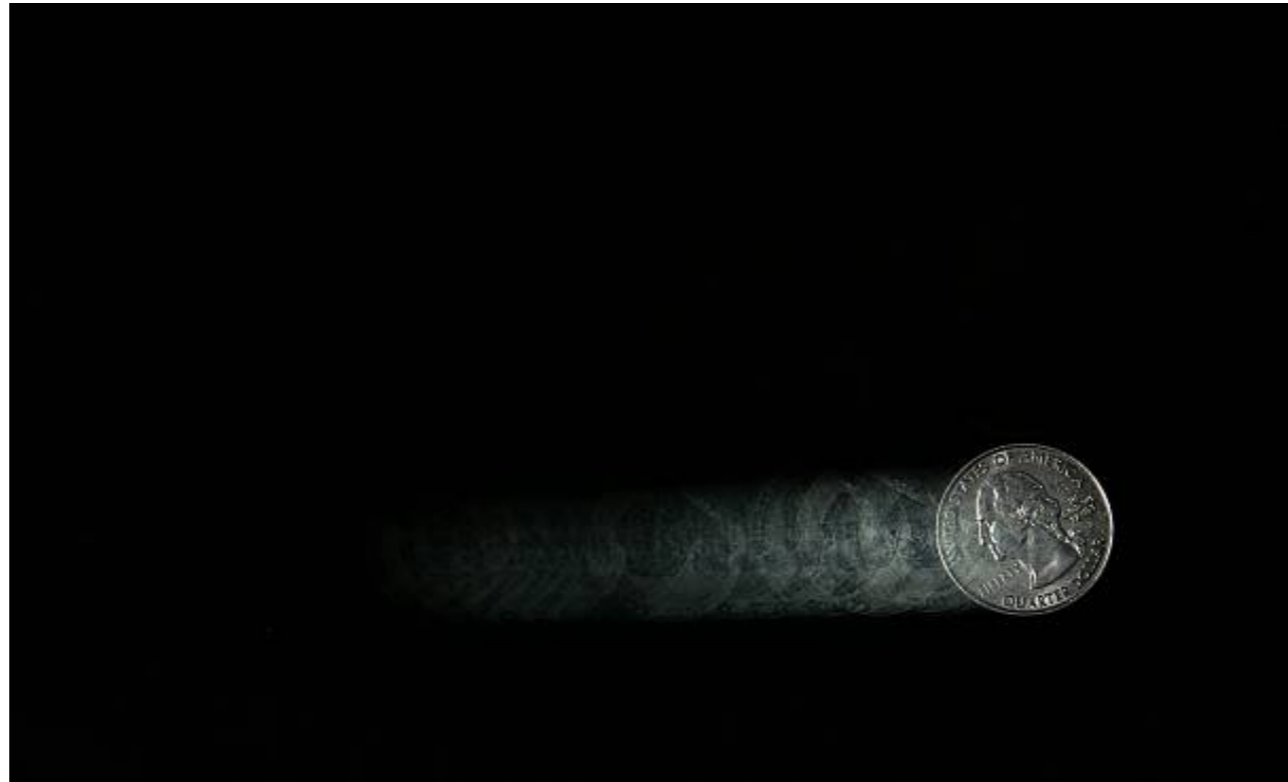


2. Effective over repeated exposures



3. Timing Matters!!



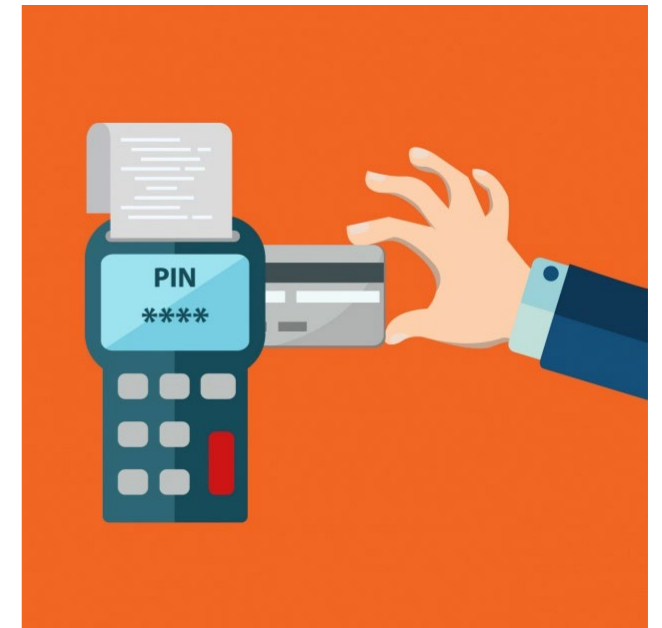
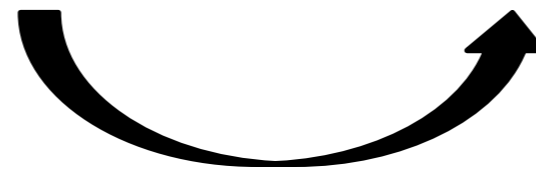
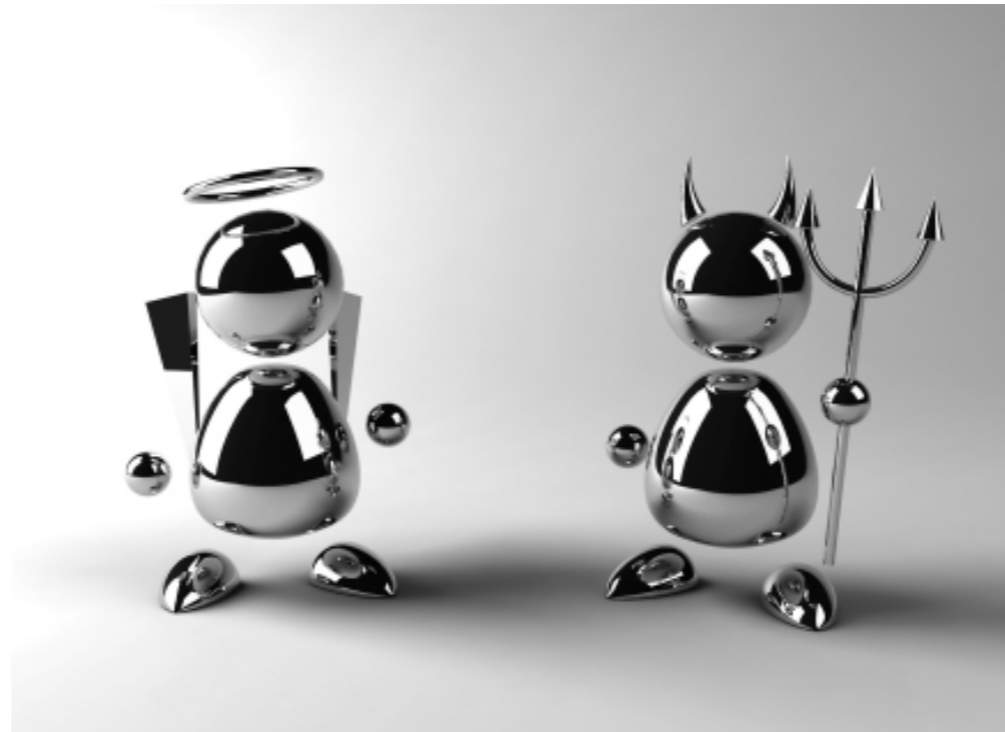


2) Maintaining Progress

Licensing Effect



Good



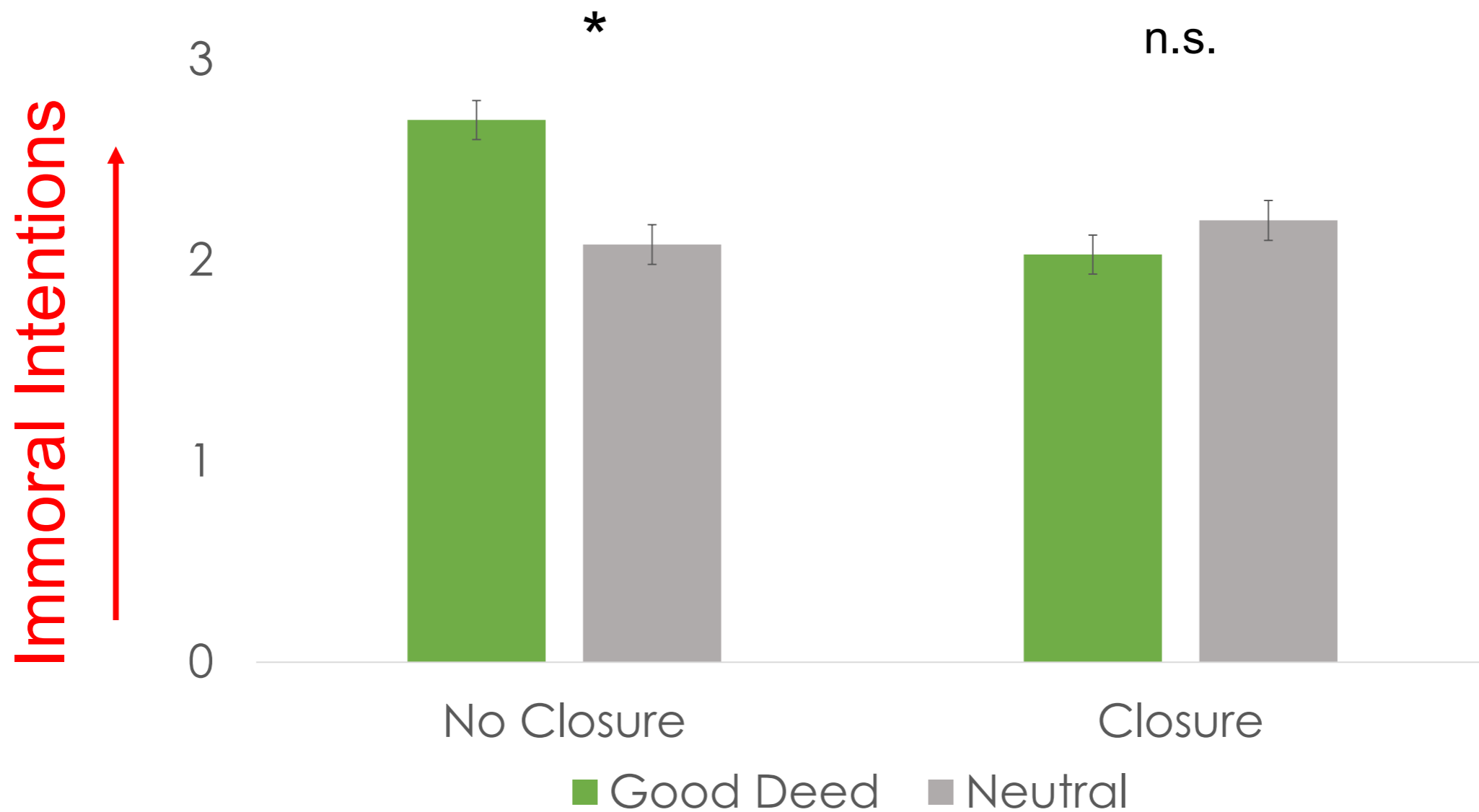
Bad

Closure

1. Sense that an experience is complete & part of the past
2. Less accessible in memory & arouses fewer emotions
3. Less likely to guide one's subsequent behavior



Effect of Closure on Licensing



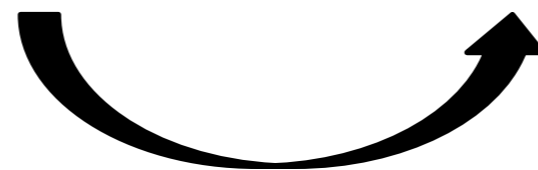
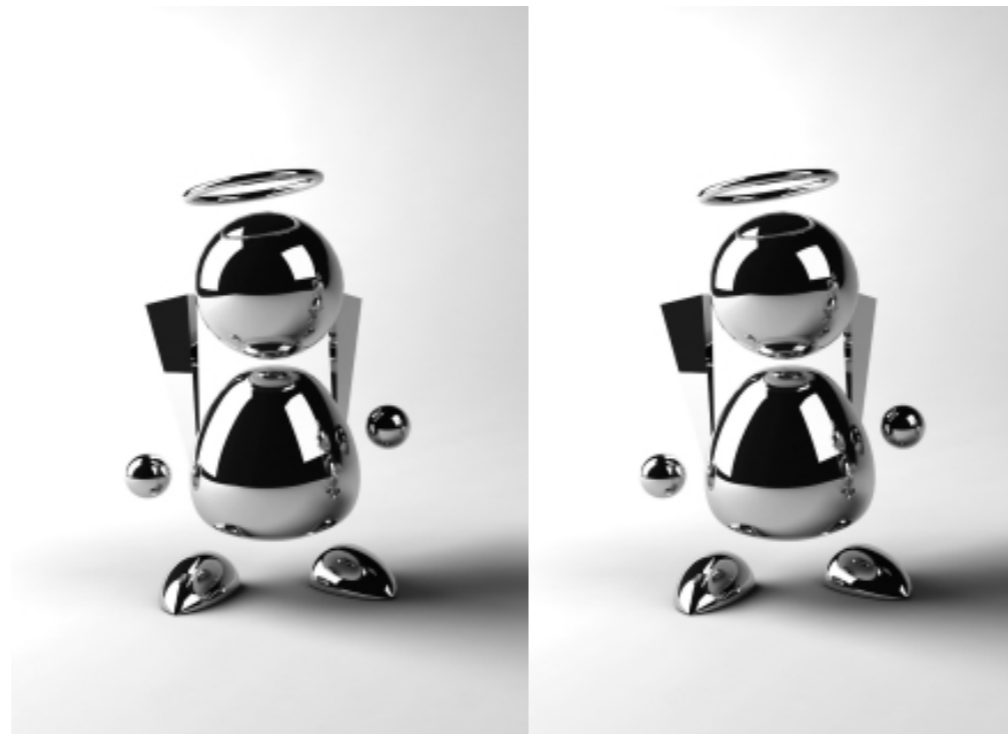
Achieving Closure



Consistency



Good



Good



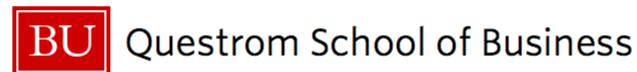
Thank You!



Julian House



Nina Mazar



Andrew Mitchell

