

Each service option can assist you to resolve financial challenges towards a better financial condition.

Financial Literacy

Family Services Perth-Huron's Financial Literacy Worker provides guidance and tools for budgeting, determining short and long-term financial goals, becoming aware of spending habits and comparing needs vs. wants. There is no fee for this service.

This could be a good option if you:

- ✓ Feel like you are falling behind in bill payments
- ✓ Are beginning to use credit cards for basic needs
- ✓ Want to learn how to create and manage a realistic budget
- ✓ Want to learn more about credit/debit cards, income tax, savings accounts and more
- ✓ Want to improve your relationship and behavior with money
 - ✓ Want to attend a financial literacy workshop

Call Family Services Perth-Huron 519-273-1020
to speak with **Kalysha Feltz, Financial Literacy Worker**

Credit Counselling

Credit Canada is an accredited, not-for-profit Agency that can provide a Debt Repayment Program (DMP) and Credit Counselling Services. The Counselling is free and if a DMP is a fit for you, there is a small monthly admin fee.

This could be a good option if:

- ✓ You have Creditors calling you
- ✓ Some of your debts are in Collections
- ✓ You are looking to get your debt paid off in a way that could freeze the interest you are paying with one lower monthly payment (credit cards can no longer be used).

Call Credit Canada Debt Solutions 1-800-267-2272

Licensed Insolvency Trustee

You can meet with a trustee for advice and the initial consultations are free. You are always welcome to get a second opinion (ie: from another trustee). You are not linked with a Trustee until all documents are signed. Licensed insolvency trustees can provide consumer proposals and bankruptcies.

This could be a good option if you:

- ✓ Are in crisis and do not feel like you will ever get ahead
 - ✓ Have threats of legal action from unpaid debts
- ✓ Are not able to pay your bills and make debt payments when they are due
 - ✓ Feel that having a clean slate is necessary

List of local Licensed Insolvency Trustees on reverse

Booking an appointment with a Financial Literacy Worker, and/or a Credit Counsellor and/or a Trustee can help you to look at all of your options and get helpful information needed for your current situation.

For more information on credit counselling, consumer proposals and bankruptcies, you can visit the following websites:

<https://www.bankruptcy-canada.ca/topics/2014/11/debt-relief-option-might-appropriate-2.htm>

<https://www.canada.ca/en/financial-consumer-agency/services/debt/debt-help.html>

<http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br03570.html>

<http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br02048.html>

Financial Literacy, Credit Counselling, and Licensed Insolvency Trustees

FINANCIAL LITERACY - PERTH/HURON COUNTY

Family Services Perth-Huron

142 Waterloo St. South, Stratford, ON N5A 4B4
Call main office for appointment **519-273-1020**
Serving Perth and Huron County – **Kalysha Feltz**
www.familyservicesperth-huron.ca

CREDIT COUNSELLING - ONTARIO

Credit Canada Debt Solutions

2 Carlton St, Suite 1403 Toronto, ON M5B 1J3
Call main office for appointment **1-800-267-2272**
Hours: Monday-Thursday: 8am-6pm; Friday: 8am-5pm; Saturday: 8am-4pm
www.creditcanada.com/ *all credit counselling appointments are over the phone

For a list of other options please visit:

www.oacccs.com/membership/our-members/

TRUSTEE IN BANKRUPTCY - PERTH/HURON COUNTY

Hoyes Michalos & Associates Inc. (Head office Kitchener)

204-607 King St W., Kitchener, ON N2G 1C7
Call main office for appointment **1-866-747-0660** or **519-747-0660**
Serving Perth County - Scott Schaefer; Ian Martin
1 Ontario St 2nd Floor Stratford
www.hoyes.com

Welker & Assoc. (Head office Kitchener)

1334 King St East, Kitchener, ON N2G 2N8
Call main office for appointment **1-800-332-8093** or **519-885-4411**
Serving Perth County – Chris Welker **Serving Huron County – Sue Jung**
Stratford Office – Franklin Hinz Offices throughout Huron County
www.welker.ca

BDO Canada Limited

Serving Huron County – Chester Szygula (Principal office London)

252 Pall Mall St., Suite 103, London, ON N6A 5P6
For appointments in Exeter and Clinton call **519-660-6540**

Serving Perth County -Mike Braga (Principal office Kitchener)

300-51 Breithaupt St., Kitchener, ON N2H 5G5
Listowel - 125 Wallace Ave N. **519-291-1119**
Stratford - 380 Hibernia St. **519-570-4000**

www.bdo.ca

Goldhar & Associates Ltd.

Main Office - toll free 1-855-541-5114 x1401 or 905-361-0488
Serving London, Stratford and Clinton – Roberta Robinson
519-266-3020 x1401 rrobinson@goldhar.ca
www.goldhar.ca