

Community Resource for Financial Literacy, Credit Counselling, and Licensed Insolvency Trustees

The following Community Resources may assist you in looking at all of your options and getting helpful information needed to help improve or resolve your current financial situation. Connect with these resources directly for further guidance on what services they are currently offering. Please note, Family Services Perth-Huron is only offering Credit Counselling/Financial Literacy Services to the public, effective December 1, 2019.

COUNSELLING - PERTH/HURON COUNTY

Family Services Perth-Huron provides guidance and tools for dealing with stress that can come with relationships, money, jobs, family life and social status.

This may be a good option if you:

- ✓ Feel finances puts stress on your relationships
- ✓ Need help to determine your long-term goals and dreams for your future
- ✓ Feel overwhelmed with day to day living and need someone to talk to

Family Services Perth-Huron

142 Waterloo Street, South, Stratford, ON N5A 4B5
Serving Perth and Huron County - **519-273-1020**

www.familyservicesperth-huron.ca

CREDIT COUNSELLING – ONTARIO

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 may 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, with one lower monthly payment (credit cards can no longer be used).

Credit Canada Debt Solutions

2 Carlton Street, Suite 1403 Toronto, ON M5B 1J3

Call **1-800-267-2272** for a credit counselling appointment over the phone

Hours: Monday-Thursday: 8am-6pm; Friday: 8am-5pm; Saturday: 8am-4pm

For a list of other options please visit www.oaccs.com/membership/our-members/

www.creditcanada.com

FINANCIAL LITERACY - PERTH/HURON COUNTY

The Salvation Army provides guidance and tools for budgeting, determining short and long-term financial goals, becoming aware of spending habits and comparing needs vs. wants.

This may 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

The Salvation Army

230 Lightbourne Avenue, Stratford, ON N4X 1A9
Serving Perth County - **519-271-2950**

www.tsastratford.com

LICENSED INSOLVENCY TRUSTEES - PERTH/HURON COUNTY

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 may 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

BDO Canada Limited

www.bdo.ca

Serving Huron County – Chester Szygula (Principal office London)

252 Pall Mall Street, 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 Street, Kitchener, ON N2H 5G5

Listowel - 125 Wallace Avenue, North **519-291-1119**

Stratford - 380 Hibernia Street **519-570-4000**

Hoyes Michalos & Associates Inc. (Head office Kitchener)

www.hoyes.com

204-607 King Street West, 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 Street, 2nd Floor Stratford

Welker & Associates (Head office Kitchener)

www.welker.ca

1334 King Street East, Kitchener, ON N2G 2N8

Call main office for appointment: **1-800-332-8093** or **519-885-4411**

Serving Perth County – Chris Welker

Stratford Office – at Franklin Hinz

Serving Huron County – Sue Jung

Offices throughout Huron County

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>

