

Resources

Handout 8-9

[Consumed by debt?](http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br01861.html) - Office of the Superintendent of Bankruptcy Canada (OCB)

<http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br01861.html>

Information for consumers on Licensed Insolvency Trustees and the consumer proposal and bankruptcy process.

[Debt Consolidation Calculator](https://www.getsmarteraboutmoney.ca/calculators/debt-consolidation-calculator/) - Ontario Securities Commission (OSC)

<https://www.getsmarteraboutmoney.ca/calculators/debt-consolidation-calculator/> Use this calculator to determine what your new monthly payments would be, how soon you could be debt free, and how much your total interest amount would be if you consolidated your debts.

[Money, debt and giving](http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca03024.html) - Office of Consumer Affairs (OCA)

http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca03024.html

Information on managing debt and debt collection agencies.

[National Student Loan Services Centre](https://www.csnpe-nslsc.canada.ca/en/home)

<https://www.csnpe-nslsc.canada.ca/en/home>

Information on student loans, how to apply, and repayment options. Call toll-free at 1-888-815-4514.

[Pay Down Debt or Invest Tool](https://www.getsmarteraboutmoney.ca/calculators/pay-debt-invest/) - Ontario Securities Commission (OSC)

<https://www.getsmarteraboutmoney.ca/calculators/pay-debt-invest/>

This calculator helps you decide whether to pay off existing debt or invest.

[Pay Off Credit Cards and Debt Calculator](https://www.getsmarteraboutmoney.ca/calculators/pay-off-credit-cards-debt/) - Ontario Securities Commission (OSC)

<https://www.getsmarteraboutmoney.ca/calculators/pay-off-credit-cards-debt/>

This calculator will give you monthly payment plans for up to 8 credit cards or loans, including lines of credit and mortgages. It will show you the order in which you should pay off the debts, and how long it will take.

[You Own Money: Consumer Proposals](http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br02051.html) - Office of the Superintendent of Bankruptcy Canada

<http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br02051.html>

Learn about informal and formal steps you can take to manage your debts, including filing a consumer proposal or bankruptcy.

Resources

Handout 8-9

Non-profit credit counselling agencies

[Community Financial Counselling Services](#)

<http://www.debthelpmanitoba.com/>
1-888-573-2383 – Manitoba

[Credit Canada](#)

www.creditcanada.com
1-800-267-2272 – Ontario

[Credit Counselling Services of Atlantic Canada Inc.](#)

www.solveyourdebts.com
1-888-753-2227 – Newfoundland, New Brunswick, Nova Scotia, Prince Edward Island

[Credit Counselling Services of Newfoundland & Labrador](#)

<http://ccsnl.ca/>
1-888-738-3328 – Newfoundland & Labrador

[Credit Counselling Society](#)

www.nomoredebts.org
1-888-527-8999 – Alberta, BC, Manitoba, Saskatchewan

[Family Service of PEI – Credit Counselling](#)

<http://fspei.ca/credit-counselling/>
1-866-892-2441 – Prince Edward Island

[Money Mentors](#)

www.moneymentors.ca
1-888-294-0076 – Alberta

[Saskatchewan Provincial Mediation Board](#)

<https://www.saskatchewan.ca/government/government-structure/boards-commissions-and-agencies/provincial-mediation-board>
(306) 787-5408 – Saskatchewan

Web links sometimes change. If a link is no longer active, try a web search for the item.

Resources

Handout 8-9 (continued)

Consumer protection authorities

Alberta: Service Alberta - 1-310-0000 (in Alberta)

<https://www.alberta.ca/service-alberta.aspx>

British Columbia: Consumer Protection BC - 1-888-564-9963

www.consumerprotectionbc.ca

Manitoba: Consumer Protection - 1-800-782-0067

<https://www.gov.mb.ca/consumerinfo/index.html>

Newfoundland and Labrador: Consumer Protection - 1-709-729-4834 (in NFLD)

<https://www.gov.nl.ca/snl/consumer/>

New Brunswick: Consumer Affairs - 1-866-933-2222

https://www2.gnb.ca/content/gnb/en/contacts/dept_renderer.11923.12883.203216.1462.html

North West Territories: Consumer Affairs - 1-867-767-9161 ext 21022

<https://www.maca.gov.nt.ca/en/services/consumer-affairs>

Nova Scotia: Service Nova Scotia and Municipal Relations - 1-800-670-4357

<https://novascotia.ca/sns/access/individuals/your-consumer-rights.asp>

Nunavut: Consumer Affairs - 1-866-223-8139

<https://www.gov.nu.ca/community-and-government-services/information/consumer-affairs>

Ontario: Consumer Protection Ontario - 1-800-889-9768

<https://www.ontario.ca/page/consumer-protection-ontario>

Prince Edward Island: Consumer Services - 1-800-236-5196

<https://www.princeedwardisland.ca/en/topic/consumer-services>

Quebec: Office de la protection du consommateur - 1-888-672-2556

www.opc.gouv.qc.ca/

Saskatchewan: Financial and Consumer Affairs Authority - 1-877-880-5550

<https://fcaa.gov.sk.ca/>

Yukon: Professional Licensing & Regulatory Affairs - 1-800-661-0408 ext 5111

www.community.gov.yk.ca/consumer

Web links sometimes change. If a link is no longer active, try a web search for the item.