

## Resources

### Handout 8-9

#### **Consumed by debt? - 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.

#### **Money, debt and giving - Office of Consumer Affairs (OCA)**

[http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h\\_ca03024.html](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>

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

#### **Pay Off Credit Cards and Debt Calculator - Get Smarter About money**

<https://www.getsmarteraboutmoney.ca/calculators/pay-off-credit-cards-debt/#.U3OpP8ZPQdI>

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 - Office of the Superintendent of Bankruptcy Canada (OSB)**

<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](http://www.creditcanada.com)

1-800-267-2272 – Ontario

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

[www.solveyourdebts.com](http://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

##### [Credit Counselling Society](#)

[www.nomoredebts.org](http://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](http://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](http://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 Newfoundland)

<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.11923.1462.html](https://www2.gnb.ca/content/gnb/en/contacts/dept_renderer.11923.1462.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/](http://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](http://www.community.gov.yk.ca/consumer)