

# What Happens When You Contact Us



## Make a Phone Call

(Everything is Confidential)  
Speak with us about your financial concerns.  
1-888-527-8999 **FREE**

*Outcome of the phone call*

## Get the Help You Need

With one quick call you get the information you need to deal with your situation.

**FREE**

## Make an Appointment

If your situation requires more than a quick conversation we'll arrange an appointment with one of our professionally trained Credit Counsellors.

**FREE**

## Your Appointment

You'll meet with your Credit Counsellor to review your overall financial situation. The Counsellor will help you create a budget, and explore all available options to resolve your financial challenges and get you back on track! The appointment is free, completely confidential, and has no impact on your credit or credit score!

**FREE**

*Your options*

## Self-Manage With Our Help

Based on what you learn from your Credit Counsellor, you may be able to handle your situation on your own. We'll help you put together a plan and offer you free webinars. You can even meet your Credit Counsellor again and there is never a charge!

We Help. We Educate.  
We Give Hope.

**FREE**

## Debt Management Program

Your Credit Counsellor may recommend a Debt Management Program. As a way to pay back debt, we will work with your lenders towards reducing your interest rates to 0%.

There is a small fee to cover the ongoing expenses of managing this program for you. For more information go to [www.nomoredebts.org](http://www.nomoredebts.org)

## Referral to Other Services

Your Credit Counsellor may recommend that you seek out other services such as an accountant, your bank, a lawyer or a Licenced Bankruptcy and Insolvency Trustee. We do not receive or request fees of any kind for our referrals. For more information go to

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

*Result*

*Result*

*Result*

*Result*

## Back on Track with Your Finances

- Get a better night's sleep
- Increased peace of mind
- Reduced financial stress
- Make progress toward your financial goals

## Back on Track With Other Services

### *You will get*

- More information and additional options

### *Please keep in mind*

- Some options will create a permanent public record.
- Be sure to ask for details before agreeing or signing