



The Credit Counselling Society is a non-profit organization established in 1996 with a mandate to help people learn to manage their money and debt better. Each year we assist people from all walks of life through free, confidential credit counselling services, credit education, workshops and debt management solutions. Simply put; we help, we educate, we give hope.

### **Our Services Include:**

- **Consumer Credit and Debt Counselling:** We provide free, in-person and toll-free telephone counselling to help consumers find solutions to their financial difficulties. Services are available 6 days a week, with extended hours Monday through Friday. Our Counsellors conduct an objective assessment and review viable options with clients.
- **Brief Telephone Counselling and Information Services:** We provide immediate assistance to consumers with critical issues and to those who have a few general questions regarding credit or money matters.
- **Personal Budgeting Assistance:** We help people gain control over their personal finances and learn to successfully manage their money through solution-focused coaching.
- **Debt Management Programs:** We help approximately 20 percent of our clients in financial difficulty resolve their debt problems and regain financial stability through our debt repayment programs. We work with their creditors to accept lower monthly payments and to reduce or eliminate interest charges. This helps our clients get out of debt in a reasonable period of time while maintaining a reasonable standard of living. We currently administer about 6000 active repayment programs and creditors are extremely supportive of our programs.
- **Education Programs:** We provide seminars, workshops, webinars and educational materials to help people learn to manage credit and their personal finances successfully.
- **Online Assessments and Resources:** Consumers obtain valuable assistance through the online chat feature on our website, in addition to our web-based educational resources.

### **Our Monthly Activities Include:**

- responding to over 5,000 first-time inquiries
- providing over 1500 first-time appointments
- helping over 3200 consumers through one-on-one credit counselling sessions
- assisting over 100 clients graduate from their Debt Management Program
- educating over 650 students and consumers through workshops and presentations
- disbursing over \$4 million to creditors

For more information or to book a free appointment with us, call **1-888-527-8999** or visit our website at **[www.nomoredebts.org](http://www.nomoredebts.org)**.