

Resources

These Canadian resources are all recommended, but the list is not complete. Search for provincial websites to find out more about services and benefits you can access where you live.

Benefits and credits

Benefits wayfinder:

An online tool to help you find benefits and credits you may be eligible for (Prosper Canada).

<https://benefitswayfinder.org/>

Frauds and scams

Canadian Anti-Fraud Centre:

Learn more about how to report fraud, protect yourself, and what to do if you are a victim of fraud (Government of Canada). <https://antifraudcentre-centreantifraude.ca>

The little black book of scams:

Increase your awareness of the many kinds of fraud that target Canadians. Learn about how to protect yourself from fraud (Government of Canada) competitionbureau.gc.ca and look for the **Little Black Book of Scams**.

Credit and debt

How to get a free credit report:

You can get one free credit report a year from each of these credit bureaus. The report will help you to catch errors, fraud and identity theft early. You can also update any outdated information.

Equifax Canada

Visit consumer.equifax.ca/personal/. Look for **How to get a free credit report**.

TransUnion Canada

Visit transunion.ca. Look for **Consumer Disclosure**.

Dealing with debt:

Activities to help you manage your debt and tips on how you can reduce it (Prosper Canada).

Visit Prosper Canada at learninghub.prospercanada.org. Look for the **Dealing with Debt** resource.

Getting help from a credit counsellor:

If you are having trouble paying back your debt or keeping up with your payments, you may want to talk to a credit counsellor (Financial Consumer Agency of Canada).

Visit canada.ca/en/financial-consumer-agency. Look for **credit counsellor** in the search bar.

Investing information

Ontario Securities Commission:

Articles, tools, calculators, and research to help you make informed investment decisions. <https://www.getsmarteraboutmoney.ca/>

Canadian Securities Administrators:

Anyone who sells securities, offers investment advice, or acts as a fund manager in Canada must register with a securities regulator. You can check their registration status on this website. <http://www.aretheyregistered.ca/>

Industry organizations

Most advisors belong to an industry organization. Some of these professional groups regulate their own industries. Most can help you search for advisors on their websites. Here are five groups to try.

Investment Industry Regulatory Organization of Canada

<https://www.iiroc.ca/>

Mutual Fund Dealers Association of Canada

<https://www.mfda.ca/>

Advocis – Financial Advisors Association of Canada

<https://www.myadvocis.ca/>

FP Canada

<https://www.fpcanada.ca/>

Portfolio Management Association of Canada

<https://www.portfoliomanagement.org/index.php>

Professional and community resources

Financial Empowerment Directory – Prosper Canada

<https://learninghub.prospercanada.org/directory/>

Find government and community-based health and social services

<https://211.ca>

Web addresses sometimes change. If a link is no longer active, try doing a web browser search for the same item.