

Resources: Learn more

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

About credit and debt

Consumer Protection Handbook - Collection Agencies

www.consumerhandbook.ca >
Entire Collection > Financial >
Collection Agencies

<http://www.consumerhandbook.ca/en/topics/financial/collection-agencies>

Employment and Social Development Canada (ESDC) - Paying back your student loan

[Canada.ca](http://www.canada.ca) > Employment and Social Development Canada > Education > Apply for Canada Student Loans - Overview

<https://www.canada.ca/en/employment-social-development/services/education/student-loan/pay-back.html>

Financial Consumer Agency of Canada (FCAC) – Credit Card Payment Calculator

[Canada.ca](http://www.canada.ca) > Money and finances > Debt and borrowing > Credit cards

<http://itools-ioutils.fcac-acfc.gc.ca/ccpc-cpcc/ccpc-cpcc-eng.aspx>

FCAC – Loans and lines of credit

<https://www.canada.ca/en/financial-consumer-agency/services/loans.html>

FCAC – Reading your credit report

[Canada.ca](http://www.canada.ca) > Money and finances > Debt and borrowing > Credit reports and scores

<https://www.canada.ca/en/financial-consumer-agency/services/credit-reports-score/understand-credit-report.html>

GetSmarterAboutMoney.ca - Pay off Credit Cards & Debt calculator

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

Help with credit counselling and debt management

Credit Counselling Canada

<http://creditcounsellingcanada.ca/locate-a-counsellor/>

Free, unbiased credit counselling services can be found across Canada through Credit Counselling Canada. These services are delivered by a few different agencies, such as Credit Canada, Credit Counselling Society, Money Mentors, and many others. Use the link above to locate the agency nearest you.

Office of the Superintendent of Bankruptcy Canada

<http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/bro2051.html>

Find a licenced insolvency trustee and get more information on consumer proposals or bankruptcy.

About identity theft

Royal Canadian Mounted Police (RCMP) – Identity Theft and Identity Fraud

www.rcmp-grc.gc.ca › Scams and Fraud › Identity Theft and Identity Fraud

<http://www.rcmp-grc.gc.ca/scams-fraudes/id-theft-vol-eng.htm>

Canadian Anti-Fraud Centre – Report an incident

<http://www.antifraudcentre-centreantifraude.ca/reportincident-signalerincident/index-eng.htm>