

Does this sound like you, or someone you know?

- ✓ Are you stressed and losing sleep because of your debts?
- ✓ Are you sometimes late paying your monthly bills?
- ✓ Do you feel that making just the minimum payments isn't getting you ahead?
- ✓ Do you use credit to make ends meet?
- ✓ Are you having trouble sticking to your budget?
- ✓ Are you receiving collection calls or letters?
- ✓ Is stress about your debt making it hard to cope with everyday life?
- ✓ Are you embarrassed by your current financial situation?

Dealing with your debt problems at the first sign of trouble will help you get back on track sooner.

Our professional, accredited, financial counsellors are here to help:

- ☎ - 1-888-527-8999
- ✉ - info@nomoredebts.org
- 💬 - nomoredebts.org
- 📍 - locations listed on back

Our services and programs are available:

- Monday – Saturday with extended evening hours (Monday - Thursday)
- Online anytime at nomoredebts.org

We're here to help:

1-888-527-8999

Need Debt Help?

We're here for you



Office Locations

British Columbia: Abbotsford, Burnaby, Kelowna, Nanaimo, New Westminster, Surrey, Vancouver, Victoria.

Alberta: Calgary, Edmonton.

Saskatchewan: Regina, Saskatoon.

Manitoba: Winnipeg.

Ontario: Hamilton, Kitchener-Waterloo, London, Mississauga, Ottawa, Scarborough, Toronto.

Head Office: 400 - 88 Sixth Street,
New Westminster, BC, V3L 5B3

Ontario Registration: 4723742

Charitable Registration: 89469 0890 RR0001



Who we are

Since 1996, the Credit Counselling Society has been dedicated to helping Canadians resolve their debt and money problems by helping them get back in control of their finances. As a licensed and bonded, non-profit organization, we offer an objective and non-judgmental approach to helping people with their financial issues.

Every year, we help over **70,000** people take control of their financial future through free and confidential credit counselling, financial education workshops, and debt management solutions.

What we do

We understand how stressful money and debt matters can be. You have our commitment that we will provide you with quality and timely assistance. We will carefully review your situation and outline options to help you manage and reduce your debt. Our professional, highly-trained Counsellors will work with you to develop a budget that fits your lifestyle and helps you manage your monthly payments. We want you and your family to have peace of mind.

How we help

Our Counsellors will provide you with objective information as well as practical solutions and resources to get you back on track. They will outline different debt solutions, including consolidation loans, repayment plans, settlement programs and alternatives to bankruptcy.

"I can't believe that after all is said and done I have paid back over \$30,000 in consumer debt. I wouldn't have been able to do it without CCS! You have literally saved my life – not only financially, but physically and emotionally as well." – Shaun, CLIENT ★★★★★

If our Debt Management Program is the right option for you, we will work with your creditors to eliminate or reduce interest charges, stop collection calls, and help you get out of debt sooner with one monthly payment that fits your budget.

Educational highlights

Each year our team of educators provide **1,000** educational sessions helping **16,800** per year.

We have a long-standing commitment to helping Canadians strengthen their financial knowledge and skills. We provide consumer education and resources, including workshops on credit and personal money management, a comprehensive educational website and custom programs for associations and businesses.

Visit our educational website for more details – mymoneycoach.ca

Our team of educators

Our educators come from a variety of professional and educational backgrounds; they're able to provide relevant and engaging learning experiences through seminars, workshops, and onsite presentations. All of them are professionally trained in financial education, very knowledgeable, and eager to answer any questions or concerns you may have, so feel free to reach out, they're happy to help.

"The presentations were very good and I have been on the website numerous times for info. I wish more people would realize that your services are so good and free, but I guess the hardest part is for someone to realize they actually need help before they sink too deeply into debt." – WORKSHOP CLIENT ★★★★★

Let us help you eliminate debt

Whether it's credit cards, lines of credit, personal or payday loans...paying off debts can feel impossible. And it seems like the only thing scarier than the debts themselves, is asking for help. Making that first phone call can feel overwhelming, so here's what to expect when you reach out to us for help:

- Book your appointment
- Gather the information
- Attend your appointment

To get started, you can give us a call at 1-888-527-8999, reach out via chat, or send us an email. Asking for help can be scary, but the team dedicated to answering your questions and booking your first appointment is called, "Client Care" with good reason.

Non-biased, non-judgemental, completely voluntary

As a registered charity and non-profit organization, we are able to provide options, advice, and information best-suited to your specific situation. We do not have preferences for any one option over another, nor do we have any incentive to try talking you into any of them. The goal is to give you as much relevant information as we can, including the pros and cons of each option, giving you the ability to make an informed decision.



Conseil de Credit du Canada



Your journey begins with a phone call.

1-888-527-8999

We Help.

We Educate.

We Give Hope.