



HOW TO CHOOSE THE RIGHT CREDIT COUNSELLING AGENCY FOR YOU

LOCAL



- Are they a Canadian company?
- Close to your home with in-person counselling options?
- Are they licensed in province?

LENGTH



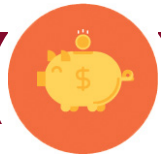
- Are they established (been in business for 10+ years)?
- Are they experienced enough FOR YOU?

CHARITY



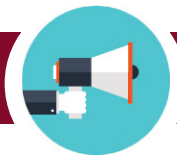
- It is important that they are not-for-profit but are they also a registered charity?
- Check Canada Revenue Agency

VARIETY



- Do they offer more than debt management, such as workshops for budgeting and money management?

PRIVACY



- Do they have your money matters in mind?
- What are their privacy and confidentiality policies?

RECORD



- What is their success rate?
- Have they helped people in similar situations rid their debt?

QUALIFIED



- Are their coaches qualified?
- Will they provide you with unbiased advice?

FEES



- If there are fees, are they upfront about them?
- Are they maintainable or will they harm your progress?

REVIEWS



- What does the general public say about them?
- Recommendations are great, but always do your own research.

FREE EDUCATION



- Do they promote financial literacy in the community and within youth?
- Do they have programs on behalf of the provincial government?

PROTECTION



- Do they deal with all calls from creditors and collection agencies?
- Will they ensure protection in situations like this?

1-888-294-0076



money mentors

A BETTER PATH - A BRIGHTER FUTURE™

Money Mentors can ensure they are one giant thumbs up when referring to the above list and questions. For those facing debt, we offer a debt management program called the OPD that offers protection from creditors with a full rebate on fees at the completion of the program. Call us now for more information.