

Credit Counselling Program

Philosophy & Objectives

Target Group

Any individual, couple or family experiencing financial difficulty. There are no geographical boundaries for this service.

Philosophy

The Credit Counselling Program of Resolve Counselling Services Canada believes that credit can be a valuable financial tool if utilized wisely and effectively.

The Credit Counselling Program realizes that financial difficulties can create stress in other areas of a person's life, and believes that financial wellness leads to stability in both an individual's personal and work life.

The Credit Counselling Program believes that individuals and families can learn how to manage their money and credit for their own personal and financial betterment.

The Credit Counselling Program believes in public education regarding the promotion of effective money management and prudent use of credit in order to teach individuals how to function as financially responsible members of the community.

The Credit Counselling Program believes in establishing a personal rapport with clientele and will meet face-to-face with more than 50% of clients for a first appointment. Phone and on-line appointments are also available for clients that prefer an alternate method of service delivery.

Objectives

- To improve personal money management skills of individuals and families.
- To resolve debt management problems.
- To provide financial consumer education programs.
- To improve individual and family socioeconomic stability.

Scope

Further to the Credit Counselling Philosophy & Objectives, the Credit Counselling program will provide the following specific services to its clients:

Budgeting/Money Management Counselling

- Counselling and support concerning budgetary, credit and/or debt problems and, when appropriate, referrals.
- Money management education (help with budgeting, consumer and credit education) either individually or in a group.

Money Management Counselling/Advocacy Involving a Third Party

- Elements of money management counselling.
- Mediation and/or advocacy with third parties such as a creditor, other community agencies, courts and other vested parties etc.

Debt Management Programs (DMP's)

- Elements of money management counselling.
- Liquidation of debts according to pro-rating scheme arranged and administered by the Agency.

Financial Consumer Education

- Preventative education in the community, i.e. media presentations, talks to students and community groups, marriage preparation courses etc.
- The development and procurement of resource materials as appropriate.