

HOW MUCH DOES CREDIT COUNSELLING COST?

Credit counselling is a not-for-profit service that is partially funded by creditors, clients, the United Way, and voluntary contributions; the cost is low or no fee for service.

Appointments are also available in Cambridge. For more information call (519) 743-6333.

HOURS OF OPERATION

Monday to Thursday 9 a.m. - 8 p.m.

Friday 9 a.m. - 5 p.m.

Saturday 8 a.m. - 4 p.m.

For other information or educational materials, visit our website at www.mosaiconline.ca



PROFESSIONAL, SUPPORTIVE SERVICE

Established in 1952, Mosaic Counselling and Family Services is a member of the Ontario and the Canadian Association of Credit Counselling Services. As the only accredited agency in the Region of Waterloo, all credit counselling service procedures must meet provincial accreditation standards. Counsellors are experienced and educated professionals who must follow the code of ethics and standards of their profession.

Mosaic Counselling and Family Services is also an accredited member agency of Family Service Ontario and a member agency of the United Way.



Family Service Ontario



400 Queen St. S., Kitchener, ON N2G 1W7
887 Langs Drive, Cambridge, ON N3H 5K4
519-743-6333 • 519-743-3496
info@mosaiconline.ca
www.mosaiconline.ca



Charitable Registration Number
#10688 0115 RR0001

CREDIT COUNSELLING PROGRAM

Strengthening Families Through Money Management



CREDIT COUNSELLING PROGRAM

ARE YOU HAVING FINANCIAL DIFFICULTIES?

- Are you near, at, or over your credit card limit?
- Have you missed monthly credit payments?
- Are you paying bills with money that was meant for something else?
- Are you using credit to pay for day-to-day expenses such as food and clothing?
- Are you using one credit card to pay off another?
- Are you working overtime or a second job to meet current financial obligations?
- Are you using your bank overdraft to supplement your income?
- Have you been denied further credit because of your present credit rating?
- Do you have sleepless nights because you worry about money?
- Are you screening your phone calls because creditors are calling?
- Are you borrowing from friends or relatives just to get by?

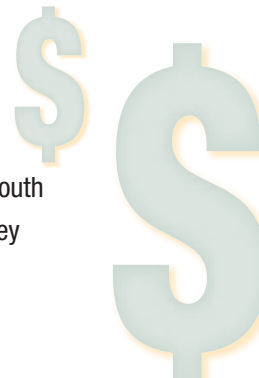


WHAT IS CREDIT COUNSELLING?

Each year, thousands of people are faced with financial hardships arising from extenuating circumstances including job layoffs, illness, marital separation, limited money management skills, and overuse of credit. When expenses and monthly debts become more than you can handle, financial pressures can start to build. If you find yourself in this situation, you should know compassionate and non-judgemental help is readily available.

CREDIT COUNSELLING SERVICES

- confidential financial counselling
- a consumer repayment plan
- information on how to make your own repayment proposal to your creditors
- intervention and mediation to help you resolve debt concerns
- referrals to other agencies and services as appropriate
- bankruptcy counselling
- employee assistance programs
- community education
- money management program for youth
- brochures and information on money management



HOW TO MAKE AN APPOINTMENT

Just call (519) 743-6333
and ask for credit counselling intake.

We offer a weekly credit clinic that is a group information session. If you want an individual appointment with a credit counsellor within 1-2 weeks, this is the fastest way to receive an appointment.

This service is open to all residents of Waterloo Region. We also offer telephone counselling and individual sessions are available in Cambridge.

In order to fully understand your situation, for your first individual counselling session, we ask that you bring detailed information on your debts, income, assets, and monthly living expenses. This information allows us to help you develop a plan that is realistic and appropriate for you. It is a four-step process that includes:

- 1. A detailed financial assessment**
- 2. Identification of the problem(s)**
- 3. Discussion of all options**
- 4. Selection of a plan of action**

MOSAIC
counselling + family services