

Resolve

We're here.
Let's talk.

Credit & Financial Counselling Services
Services-conseils en finances et crédit



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Who we are

Resolve Counselling Services Canada is a non-profit United Way member agency established in 1968, providing a number of professional counselling programs throughout Eastern Ontario:

- Credit Counselling (Hastings/PEC, Kingston, Ottawa)
- Family Services Employee Assistance Program (Kingston)
- Women's Program (Kingston)
- Family Counselling & Youth Program (Kingston)
- Adult Protective Services (Kingston)
- www.resolvecounselling.org

Financial Counselling Service

- ▶ Remedial Counselling (fix a problem)
- ▶ Preventative Counselling (prevent a problem)
- ▶ Productive Counselling (plan to get the most of our \$\$)
- ▶ Budgeting and planning - can your income go further?
- ▶ Assets v. Liabilities - what do we have to work with?
- ▶ Debt Management
- ▶ Plans to repay OR restructure debt
- ▶ Interest reductions *MAY* be possible!
- ▶ There is **ALWAYS** a way out of debt. But rarely instant!

Health events and Finances

How are they related?

- ▶ Changed ability to earn income
- ▶ Increases in dietary expenses (more produce, leaner meats, organic foods, Med diet, etc.)
- ▶ Cost of rehabilitative equipment (rent or buy)
- ▶ Costs of Gym memberships, personal training, rehab, survivors classes (wellness centre, Belleville)
- ▶ Costs of new prescriptions and appointments (Transport)
- ▶ Increased insurance costs (premium increases)
- ▶ Medical debt - not just a USA problem! -19% of insolvencies in Canada cite a health event as cause*

*source: <https://www.hoyes.com/blog/should-i-file-bankruptcy-medical-expenses-and-care-obligations/>

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We Can Help!

www.resolvecounselling.org

1-800-379-5556