



# Credit Counselling Canada Conseil en crédit du Canada

**Credit Counselling Canada (CCC) is the national association of not-for-profit credit counselling agencies that work nationwide.**

## MISSION:

To promote the value of not-for-profit credit counselling and support member agencies in maintaining the highest standards.

## VISION:

To be the Canadian leader in ensuring that sustainable, quality and timely service is provided by Canadian not-for-profit credit counselling agencies.

## CORE VALUES:

Promote the trust of its members who provide objective services in the not-for profit credit counselling sector; Ensure credibility with consistent, high quality standards of practice of members; Advocate on behalf of members with respect to consumer financial literacy.

Credit Counselling is about more than numbers — it is about decreasing stress, sleeping better at night, learning how to manage money and being protected as a consumer.

The defining quality of credit counselling demonstrated by our members is the sensitivity shown by certified counsellors. They strive to resolve financial difficulties using unique solutions for individual needs.

As the national association and accrediting body of 17 members nation-wide, we are committed to ensuring they provide the best service possible. Hundreds of thousands of Canadians have benefited.

## ACCREDITATION

**Accreditation is mandatory for all member agencies and is essential in ensuring an excellent credit counselling experience.**

CCC uses an outcome-based assessment tool that applies uniform operational standards to member agencies across Canada.

In addition to annual organizational compliance, all counselling staff must achieve an Accredited Financial Counsellor Canada® designation, and comply with the CCC Code of Ethics and Standards of Practice established and monitored by our Membership and Accreditation committee.

## OUR CLIENTS



**36%**

married/common law



**76%**

employed



**27%**

home owner



**44**

average age



**\$2,312**

average monthly living expenses



**\$2,536**

average monthly net income



**\$24,000**

average debt owing

## MEMBER SERVICES

*Clients receive highly-qualified support at little or no cost. No one is ever turned away or refused services based on inability to pay.*

## CREDIT COUNSELLING

A one-on-one credit counselling session equips people with the tools necessary to successfully manage their finances.

**40,500+** new clients counselled

**18%** of new clients chose a debt repayment program to repay their debt

## FINANCIAL LITERACY EDUCATION

CCC members present financial literacy programs through customized in-person workshops, community based presentations and online webinars.

**6,100+** financial literacy presentations **76,500+** participants

**25%** of presentations were youth focused (25 years and under)

## DEBT REPAYMENT

Credit counsellors work with a client's creditors to arrange repayment of debts through one affordable monthly payment that is divided among creditors.

**18,000+** active DRPs **82%** program success rate

**83%** of DRP clients made payments per agreement

**\$103M** repaid to creditors

## OUR MEMBERS

*CCC's 17 members use a combination of in-person, telephone and online appointments.*

1000 Islands Credit Counselling Service | Catholic Family Services of Hamilton | Community Counselling & Resource Centre | Community Financial Counselling Services | Credit Counselling Services of Newfoundland & Labrador | Credit Canada Debt Solutions | Credit Counselling of Regional Niagara | Credit Counselling Services of Cochrane District | Credit Counselling Service of Sault Ste. Marie | Credit Counselling Services of Atlantic Canada | Credit Counselling Society | Family Counselling & Support Services of Guelph Wellington | Family Counselling Centre of Brant | Family Service PEI | Money Mentors | Sudbury Community Service Centre | Thunder Bay Counselling Centre

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