FINANCIAL COUNSELLING

Money Smart Website:

Money Smart financial counselling is a **FREE** and private service provided by non-profit community groups. These counsellors are experts who help people dealing with money problems.

Counsellors can:

- Check your financial situation
- Give advice if you're having trouble paying bills or fines
- Help you talk to government agencies, landlords, utility companies, phone companies, and other people you owe money to
- Support you if debt collectors are bothering you
- Connect you with other services you might require, like legal help, housing, healthcare, or emergency services