



Feeling stressed about your financial situation?

Do your bills exceed your monthly income?

Having trouble making your minimum payments?

Are you receiving calls from creditors or collection agencies?

Halton Consumer Credit Counselling Service (HCCCS) can provide one-on-one personal counselling solutions tailored to your specific situation.



Locations

Oakville Office

235 Lakeshore Rd. E.
Oakville, ON L6J 1H7
Phone: 905-845-3811
Fax: 905-842-1462

Burlington Office

460 Brant Street, Suite 200
Burlington, ON L7R 4B6
Phone: 905-637-5256

Milton Office – Counselling

69 Main Street East, Unit 3
Milton, ON L9T 2Y6
Phone: 905-845-3811

Thrive Counselling is a registered charity.
Donations gratefully accepted.
Charitable Registration #107462384RR0001

905-845-3811
1-866-457-0234
thrivecounselling.org

Funded by



Credit Counselling

Halton Consumer Credit
Counselling Service



Our Mission

We partner with you to manage life's challenges.



About The Program

Halton Consumer Credit Counselling Service (HCCCS) is a not-for-profit division of Thrive Counselling that has been helping residents of Halton Region solve their debt problems since 1975.

We offer confidential credit counselling and debt management programs at little or no cost. Funding for non-profit credit counselling comes from many sources including support from creditors, United Way donations and client fees.

Whatever your needs may be, we are here to assist you to get back in financial control.



Our Services Counselling

Individuals and couples counselling – professional, accredited counsellors can help you create a personalized plan to address your debt and financial stress with options and suggestions best suited to your needs.

- Confidential, unbiased and non-judgemental financial and credit counselling
- A comprehensive review of all available debt reduction options
- Debt repayment programs arranged with creditors called the Debt Management Program (DMP)
- Budget development & planning including money management strategies & credit guidance
- Third party intervention
- Bankruptcy and consumer proposal counselling
- Consumer Education & community outreach

Halton Consumer Credit Counselling Service (HCCCS) counsellors can deal directly with your creditors, putting an end to stressful collection agency calls and letters.

Halton Consumer Credit Counselling Service is an accredited member of the OACCS.



What is a Debt Management Program (DMP)?

Debt Management Program is a long-term repayment program that allows the client to pay his/her creditors, on a pro rata basis, over a specified period of time. As part of your DMP, your counsellor will contact your creditors for you to propose a new repayment schedule. It is particularly suited for the client who wants to avoid bankruptcy and repay their creditor obligations.

Clients also receive ongoing budgeting help and may shorten their DMP considerably by developing their own strategies to repay their creditors faster and get their financial life back in control.

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