



FINANCIAL CRISIS MANAGEMENT /FINANCIAL LITERACY FOR EMPLOYEES

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Government of Canada: Advice on this site includes financial emergencies, what to do if you are facing financial hardship, where to go with questions and concerns about financial fraud.

There is particular advice on financial hardship with links to the six biggest banks, advice on mortgage deferral, getting money from a home equity line of credit and lowering credit card interest rates.

There are tips on how people can avoid more debt, getting financial help, budgeting and maintaining an emergency fund.

Regarding financial fraud there is advice on avoiding COVID 19 fraud and scams.

- **Stratford Credit Counselling Services:** This is a not-for-profit credit counselling agency with professional counselors. They offer free and confidential debt help, providing debt solutions; financial planning and strategies; and credit and debt education, including budgeting, money management & credit workshops.
- **Chartered Professional Accountants of Canada:** This site offers links to free webinars, podcasts and resources in financial literacy during COVID 19.
- **Canadian Bankers Association:** Each of the large banks has a dedicated COVID 19 site to assist customers.