



Canada's **first** and **longest-standing** credit counselling agency

Mission: We help people get out of debt, so they can get back into life.

Vision: We are Canada's leaders in credit counselling, transforming the way people use credit.



Social Scaffolding: Create a Community



Community provides: Ideas,
Support and Accountability

The 3 components of Social
Scaffolding in Credit Canada's **GOLD**
financial coaching program:

- Group sessions
- Accountability Buddies
- Small Group Coaching
- Homework



Habit Strategy: M – A – P

Use this simple formula to make or break a habit.

- Motivation = the “why”
- Ability = the “how”
- Prompt = the “when”



Before and After Credit Canada **GOLD**





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For more information about
Credit Canada **GOLD**, visit us at:
creditcanada.com/gold