



# Financial Consultation

Achieving financial peace of mind is possible. By taking the right steps you can maintain a positive cash flow, get out of financial trouble, and be financially prepared should difficulties or a crisis arise. Working with a financial expert can help you gain control of your money.

## Ensure your financial house is in order!



- **Want to be in control of your money?** We help you assess your situation, develop a budget, and create strategies to improve your financial health.
- **In over your head?** We'll explore debt resolution options with you and establish an orderly payment of debts program.
- **Not sure what a FICO score is?** We work with you to improve your credit rating and ensure your credit file is accurate and working for you.
- **Coping with a life transition?** If you're struggling with an illness or disability, job loss or job transition, separation or divorce, or imminent retirement, we can help.

## One call is all it takes to get started.

Plan Smart empowers you with the information and support you need to help you achieve financial peace of mind. We make it simple to get started and guide you step-by-step. When you call our Client Services Centre, here's what you can expect:

1. We ask a few specific questions to make sure you receive the customized service that will be most helpful.
2. We arrange for one of our financial experts to call you to discuss your financial situation.
3. We provide ongoing coaching to help you build the confidence to solve almost any financial challenge.

**If you ever feel too overwhelmed by your financial responsibilities, we can easily arrange counselling (face-to-face, over the phone, or through the internet).**



**Plan Smart can help you achieve financial peace of mind!**

**CALL US TO GET STARTED (TRANSLATION TO OTHER LANGUAGES AVAILABLE).**

**1.800.663.1142** Numéro sans frais - en français : **1.866.398.9505**

**TTY: 1.888.384.1152** International (Call Collect): **604.689.1717**

**[www.homewoodhumansolutions.com](http://www.homewoodhumansolutions.com)**

