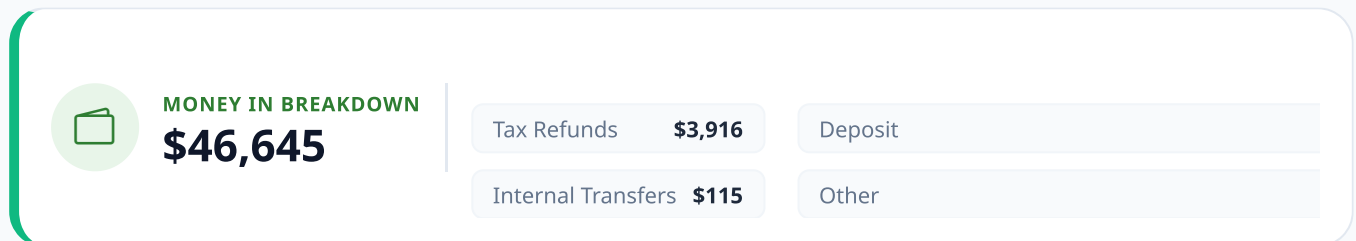
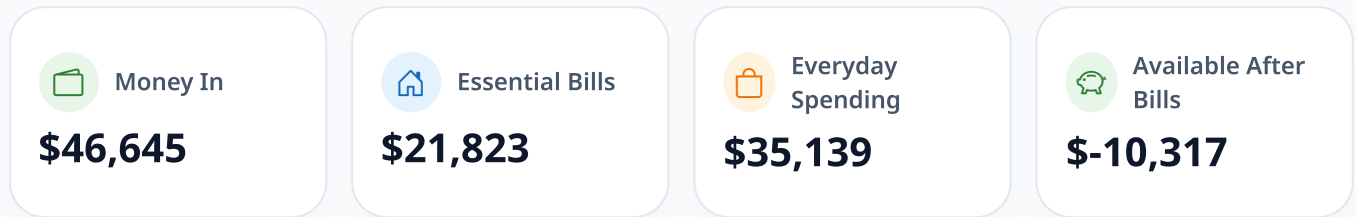




Helping you achieve better financial outcomes.

Hello Sally

Here's your financial breakdown for Last 12 Months (Total).





Living

Essential bills & expenses

Insurance

\$5,804

TV / Internet / Phone

\$5,734

Gas and Fuel

\$3,399

Micro Loan

\$2,537

Groceries

\$2,186

Medical Care

\$686

Auto Repair and Maintena...

\$666

Service Fees (includes NSF,...

\$384

Tuition and School Fees

\$164

Other Loan

\$99

Water / Gas / Electricity / Se...

\$55

Balance Adjustment

\$53

Other Transfers and Adjust...

\$30

Rent

\$25

Interest Charge (Overdraft a...

\$0

Total

\$21,823



Lifestyle

Choices & discretionary spending

Cash Withdrawal

\$14,712

E-Transfer

\$6,681

General Merchandise (in...

\$5,225

Furnishings and Applian...

\$3,149

Restaurants

\$2,217

Fast Food

\$674

Other Services

\$540

Alcohol and Bars

\$412

Coffee Shops

\$335

Dental Care

\$254

Other Entertainment

\$191

Home and Garden

\$157

Public Transit

\$117

Other Food and Dining

\$117

Other Travel and Transport...

\$79

Other Health and Lifestyle

\$78

Clothing and Accessories

\$70

Total

\$35,139



Borrowing

Outstanding debt balances

Loan company

\$1,000

Utility company

\$500

Total owed

\$1,500



Helping you achieve better financial outcomes.



Support & Next Steps

Everyone's financial journey is different. Based on your SmartI&E, here are some organisations and services that may be able to help.



You're not alone.

Support is available and taking the first step can lead to lasting change.



Free Financial Counselling

Free, independent and confidential financial guidance.



CONSOLIDATED CREDIT
When Debt Is The Problem, We Are The Solution

- Budgeting advice
- Debt management plans
- Credit counselling

Website:
consolidatedcreditcanada.ca



Credit Counselling Canada
Conseil en crédit du Canada

- Non-profit agencies
- Budgeting support
- Debt advice

Website:
creditcounsellingcanada.ca



Debt Solutions

For structural, difficult debt issues.



BDO Canada
Licensed Insolvency Trustees

- Consumer Proposals
- Debt consolidation & proposals
- Free consultations

Website: bdo.ca



Government Benefits & Financial Assistance

Many Canadians miss out on structural supports they are fully entitled to.



Prosper Canada Benefits Wayfinder

An intuitive tool by Prosper Canada to help low and modest-income households find and claim local, provincial, and federal financial assistance programs.

Website: benefitswayfinder.org

Low-income Energy Assistance (LEAP)

One-time, direct emergency financial support to clear utility backlogs during energy bill or gas service crises.

Website: oeb.ca



Community Support

Local practical help and programs.

United Way (Simcoe Muskoka)

- Local housing support options
- Emergency food & utility resources
- Practical community programs

Website: unitedwaysimcoemuskoka.ca



Mental Health & Crisis Support

Financial stress affects wellbeing. Reach out safely.

CMHA (Mental Health)

Access professional mental wellness frameworks and local support.

Website: cmha.ca

988 Crisis Line

Free, confidential suicide prevention and crisis support available 24/7.

Call or text: 988



Remember

SmartI&E is structured to help you understand your options and connect you with support structures matching your needs. Revisit these steps regularly to track progress.