

Whether or not you were able to attend Canada Life's [Resources to support your well-being webinars](#) in late-May/early June, here are answers to questions attendees asked.

[Credit Counselling Society](#) and [Credit Counselling Services of Atlantic Canada](#)

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[Credit Counselling Society](#) and [Credit Counselling Services of Atlantic Canada](#)

Q: Where do we go to get credit counselling support?

A: Canadians living outside of Quebec or the Atlantic provinces can contact the Credit Counselling Society at nomoredebts.org or **1-888-527-8999**.

Canadians living in Quebec or the Atlantic provinces can contact the Credit Counselling Services of Atlantic Canada at solveyourdebts.com or **1-888-753-2227**.

Q: What credit counselling services are available?

A: You can connect with accredited counselors by phone, in person* or through online chat for free confidential conversations about:

- Budgets or help with budgeting
- Financial advice
- An action plan
- Referrals to other services, if needed

*In-person support is not available at this time due to COVID-19 restrictions.

Q: Does contacting the credit counselling organizations affect your credit score/rating?

A: No, there's no impact to your credit rating when you contact the Credit Counselling Society or the Credit Counselling Society of Atlantic Canada for counselling services. The only time your credit rating **may** be impacted when working with these organizations is if you establish a Debt Management Program. For some, this is an actual improvement on your credit rating or score. For others, it could be a decrease.

Q: What are the reduced credit counselling fees for Canada Life members?

A: Here's an overview of the reduced fee structure:

	Regular Credit Counselling Society (CCS) fee	Fees for Canada Life plan members until Sept. 30, 2020	Fees for Canada Life plan members after Sept. 30, 2020
CCS counselling fee	Free	Free	Free
CCS Atlantic Canada counselling fee	\$25	Waived	Waived
Debt-management program (DMP) set-up fee	\$75	Waived	\$25
DMP monthly fee	10% of deposit up to a maximum of \$75	Waived	10% of deposit up to a maximum of \$75

Q What is the verification process to receive the Canada Life reduced or waived fees?

A: When you call into CCS or CCSAC, they will ask you how you were referred to them, make sure that you mention that you are a Canada Life plan member. There is no additional validation required.

[Workplace Strategies for Mental Health](#)

Q: Where can we get the Plan for Resilience?

A: From the home page, select **Employee Resources** from the main menu. You'll find the Plan for Resilience under the Personal Well-being section. See it [here](#). You'll find From Surviving to Thriving, a resource to help post secondary students with their resilience, under the **Friends and Family** section. See it [here](#).

Q: Are there any tips for family when parents are working full time from home and there are also young kids at home?

A: From the home page, select **Employee Resources** from the main menu. Then select **Working Parents** under the At Work section. You'll find *a collection of credible resources to help support the mental health of working parents and their children*. See them [here](#).

Q: Are there resources for the feeling of helplessness due to not being able to visit a parent in a seniors' long-term care facility due to COVID-19?

A: From the home page, select **Employee Resources** from the main menu. Under the Friends and Family section, select **Being a Health Advocate**. See it [here](#).

Q: Where can I find the Stress Strategies tool?

A: From the home page, select **Employee Resources** from the main menu. Under the Personal Well-being section, select **Stress Management Tool**. See it [here](#). There are further tools related to managing stress within this Personal Well-being section. Some are links to external resources that have been made publicly available. Not all are available in both English and French though. See them [here](#).

Q: What about people who are alone? It's hard.

A: From the home page, select **Employee Resources** from the main menu. The resources referenced under Personal Well-being may provide you with assistance in managing at this difficult time. In addition to strategies for managing stress, there are exercises for stress reduction and deep relaxation (these are external resources and some are only available in English), ways to support your personal well-being and links to a variety of self-assessment tools that can help you determine if you should take any further steps. We suggest you review the variety of employee resources on the site to find those which resonate with you. See them [here](#).

Q: Are there resources that can help leaders support their employees through this difficult time and as they're returning to work?

A: Yes. From the home page, select **Job specific strategies**. You'll see a section for supervisors and also for senior leaders. In this section, resources are categorized by role, based on what would be of most interest to people within those roles. You can also select **Managing Workplace Issues** for tools, tips and resources leaders and others can use to help support employees, including Workplace Solutions. See them [here](#). Issue-specific content is available [here](#).

Q: How can I stay informed of new content on [Workplace Strategies for Mental Health?](#)

A: On the home page, you can see our **Latest News** or subscribe to our newsletter. Scroll to the bottom of our home page for more tools and resources you can link or subscribe to. You can also follow us on Twitter, LinkedIn and YouTube.