Rebuilding Financial Wellness with Credora

Your journey to financial recovery starts here. At Credora, we understand the challenges of rebuilding after financial hardship. Our Canadian financial wellness program provides the support, tools, and expertise you need to restore your credit and regain financial stability.





About Credora: Your Financial Wellness Partner

Who We Help

- Individuals recovering from consumer proposals and bankruptcies
- Canadians struggling with debt consolidation needs
- Those looking to rebuild after credit score challenges

Our Comprehensive Services

- One-on-one financial coaching tailored to your situation
- Strategic credit rebuilding programs with proven results
- Practical budgeting education and personalized tools
- Licensed Insolvency Trustee (LIT) referral network
- Connections to ethical lending partners for consolidation

Your 3-Phase Journey to Financial Recovery

Phase 1: Stabilize

We begin with a comprehensive assessment of your current financial position, including a detailed review of your credit report and history. Our experts identify immediate action steps tailored to your post-proposal or debt resolution situation, creating a solid foundation for growth.

Phase 2: Educate

Gain valuable insights into the Canadian credit scoring system and how it impacts your financial options. Our coaches provide practical knowledge about budgeting techniques, healthy credit usage, and debt management. You'll receive customized tools designed specifically for your credit rebuilding journey.

Phase 3: Rebuild

Take concrete action with strategic implementation of secured credit tools such as cards and builder loans. We help establish new trade lines that report positively to credit bureaus and provide ongoing expert monitoring to ensure you stay on track toward your financial goals.



The Credora Difference



Ethical Support

Unlike many financial services, we are not lenders seeking profit from your situation. We serve as dedicated credit wellness advocates committed solely to your financial recovery and long-term success. Our recommendations are always based on what's best for your financial health.



Tailored Advice

We reject one-size-fits-all solutions. Your financial plan is meticulously crafted around your unique circumstances, goals, and lifestyle. We consider your income, expenses, family situation, and career trajectory to create truly personalized guidance.



End-to-End Guidance

Our support spans your entire financial recovery journey—from the immediate aftermath of a proposal to establishing sustainable habits that will serve you for decades. We remain accessible even after program completion to ensure lasting results.

Financial Rebuilding Tools

Secured Credit Cards

We guide you through selecting the right secured card options with favorable terms and reporting practices to major Canadian credit bureaus. These cards require a security deposit that typically becomes your credit limit, creating a safe way to demonstrate responsible credit usage.

Credit-Builder Loans

These specialized financial products are designed specifically for rebuilding credit. We help you access loans where payments are reported to credit bureaus while the loan amount is held in a savings account until fully repaid, building credit without increasing debt risk.

We don't just provide tools—we offer guidance on how and when to use them based on your specific financial profile and recovery stage.

Each tool is strategically implemented at the optimal time in your recovery journey to maximize positive impact on your credit profile while minimizing financial strain.

Financial Management Tools

Access to premium budgeting platforms, customized spreadsheets, and credit monitoring services that provide real-time updates on your credit score progress and alert you to any issues requiring attention.

Your Dedicated Financial Coach



Personal Support Throughout Your Journey

Every Credora client is matched with a dedicated financial coach who becomes your personal advocate and guide. Your coach will:

- Provide consistent support through your entire 3month program
- Offer expert assistance with document preparation and applications
- Deliver personalized strategies based on your unique financial situation
- Conduct regular check-ins to monitor progress and adjust approaches
- Follow up post-program to ensure your continued financial success

Our coaches combine financial expertise with empathetic guidance, creating a supportive environment where you can ask questions and build confidence.





Client Success Stories

"Credora gave me the clarity and support I needed to finally move forward. I didn't just learn how to fix my credit — I learned how to take control of my finances."

Jason P., Vancouver, BC

Jason worked with coach Sara after experiencing job loss in 2023. Within six months, he improved his credit score by 85 points and established two new positive trade lines. More importantly, he developed confidence in managing his finances independently.

(Client consent for testimonial on file)

Ready to Begin Your Financial Renewal?

Your Fresh Financial Start Awaits

Let's explore your personalized path to financial wellness together.

Our initial consultation is completely free and comes with no obligation.

Schedule My Free Call Today

Learn More About Our Approach

During your consultation, we'll discuss your current situation, review your goals, and outline potential strategies tailored to your needs.

Program Features Overview

Program Feature	Included
Personalized One-on-One Coaching Sessions	
Comprehensive Credit Report Review & Analysis	
Customized Budget Planning Assistance	
Strategic Trade Line Setup Support	
Post-Program Follow-Up & Continued Support	
Financial Wellness Resources Library Access	
Priority Access to Partner Network	

Our comprehensive program delivers everything you need to rebuild your financial foundation with confidence. We stand by our clients at every step, ensuring you have the tools, knowledge, and support required for lasting financial wellness.



Connect With Credora

Questions?

Our team is ready to answer any questions you might have about our financial wellness programs and how we can help with your specific situation.

• Phone: (604) 982-9339

Email: <u>hello@credora.ca</u>

• Website: www.credora.ca

Referrals

Know someone who could benefit from our services? We appreciate referrals and offer a special thank-you program for clients who help others find their path to financial wellness.

Contact your financial coach directly or use our referral form on our website to connect friends or family members with the support they need.

Credora is committed to helping Canadians rebuild their financial confidence with dignity and support. Your journey to financial wellness is our priority.