Reduce your debt by up to 85%

Government debt relief program to eliminate your debt, interest, and stress

Access Your Options | Contact Us

Our Solutions

Get relief from debt

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Assess Your Options

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Weight debt solution options >

Consumer Proposal

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About consumer proposal s >

Bankruptcy

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Learn about bankruptcy >

Bromwich + Smith

Understanding the consumer proposal process: a step-by-step guide

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Helping You Find Financial Support

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Empowering Your Journey

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Social Support

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Supporting Your Journey

Meet our team

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Meet The Team | Contact Us

"

BROMWICH + SMITH helped me achieve debt relief and provided effective solutions. I am grateful for their support.

John Doe
Client Type

« ○ ● ○ ○ »

What People Are Saying

Google reviews

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Title, Company Name

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Support Centre

Supporting your financial health

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View All

Title Heading

Category | 5 min read

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Assessing your debt options

Understand the different debt relief options available to you and make an informed decision.

Ways to understand you're options

Taking the steps towards better days.

Contact Us

Know that you're not alone

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Watch our success stories >

Understand your options

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Compare and learn more your options >

Get support

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Explore our support centre >

Contact our team

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Talk with our team >

Debt Relief - Option 1

Consumer proposal

Declaring bankruptcy is a legal process individuals or businesses undertake when they are unable to repay their debts. It's a formal procedure that involves surrendering assets to a trustee who then distributes them among creditors. This process aims to provide a fresh financial start by eliminating or restructuring outstanding debts, though it comes with significant consequences, such as damage to credit score and restrictions on financial activities.

Top benefits

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Top risks

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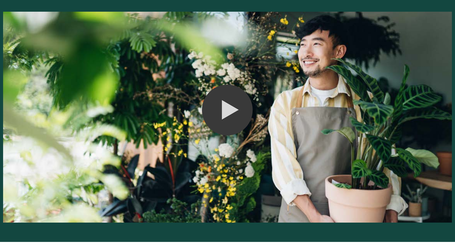

Debt Relief - Option 2

Declare bankruptcy

A consumer proposal is a legally binding agreement between a debtor and their creditors to settle outstanding debts. This process involves a Licensed Insolvency Trustee who works with the debtor to create a repayment plan that is affordable and acceptable to creditors. By consolidating debts into a single, manageable monthly payment, a consumer proposal offers relief from creditor harassment while providing a structured path to becoming debt-free.

Top benefits

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Top risks

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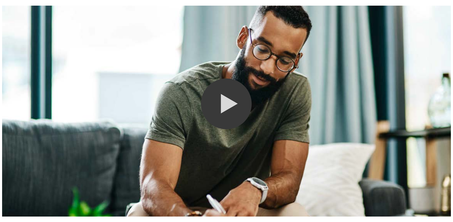

Overview

Summarizing your options

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Option 1

Consumer proposal

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Benefits + risks

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Learn More

Option 1

Consumer proposal

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Benefits + risks

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Learn More

Option 1

Consumer proposal

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Benefits + risks

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Learn More

Unsure where to start? We are here to help.

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Email Us | Call Us: 1-888-999-7777

Questions Answered

FAQs

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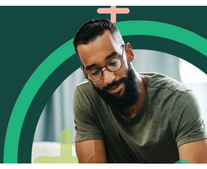
Consumer proposal

Understand the different debt relief options available to you and make an informed decision.



Solutions

Avoid bankruptcy, reduce debt with consumer Proposal

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

- Reduce debt without filing for bankruptcy
- Negotiate manageable repayment plan with creditors
- Regain control of your finances with Consumer Proposals

Contact Us

Why Bromwich + Smith

Understanding the consumer proposal process: a step-by-step guide

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Solutions

Eligibility criteria for a consumer proposal

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

Eligibility

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Agreement

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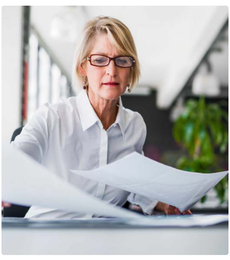

The facts about consumer proposals

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"BROMWICH + SMITH helped me achieve debt relief and provided effective solutions. I am grateful for their support.

John Doe
Client Type

Questions Answered

FAQs

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Bankruptcy

Understand the different debt relief options available to you and make an informed decision.

Relief

Find financial freedom with bankruptcy

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

- Reduce Debt and Start Fresh
- Protect Your Assets and Rebuild Your Credit
- Get a Fresh Start and Eliminate Debt

Contact Us

Why Bromwich + Smith

Understanding the bankruptcy process: a step-by-step guide

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Solutions

Eligibility criteria for bankruptcy

=Bankruptcy is a debt relief option available to individuals who have a total debt of $250,000 or less, excluding mortgages. It is a formal, legally binding agreement between the debtor and their creditors, where the debtor offers to pay a portion of their debts over a specified period of time.

Eligibility

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Agreement

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Learn More | Contact Us

The facts about bankruptcy

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Questions Answered

FAQs

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Meet our team

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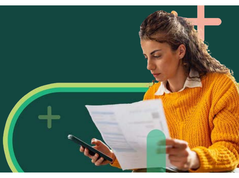

Team Values

This is what makes our team so great!

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

- Reduce debt without filing for bankruptcy
- Negotiate manageable repayment plan with creditors
- Regain control of your finances with Consumer Proposals

Meet The Team | Contact Us

Why consult with our Licensed Insolvency Trustees?

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Experienced

Meet our team

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Name Surname

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We're hiring!

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View Positions

The facts about our awesome team

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Experienced

Team testimonials

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Name, Surname
Position, Company Name

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Name, Surname
Position, Company Name

Know-How

Award-winning debt relief

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About Us

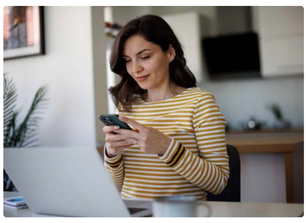
Understand the different debt relief options available to you and make an informed decision.

We Can Help

Why Bromwich + Smith

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

Contact Us



Our core values

Value 1

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Value 2

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Value 3

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Value 4

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Know-How

Award-winning debt relief

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Torch Award Finalist
HERO OF THE TRUST REVOLUTION (2020)
Trust • Performance • Integrity

Supporting Your Journey

Meet our team

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

Meet The Team | Contact Us

What's Going On

Company news

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View All

Title Heading

Category | 5 min read

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We're Here To Help

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Location finder >

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Helping you find the support you need

Welcome to our Support Centre, where we are dedicated to providing you with the information and resources necessary to navigate your financial journey. Whether you're looking for debt relief solutions, advice on managing your finances, or simply seeking support, our team is here to assist you every step of the way.

Search | Search

Explore

Access resources and tools for debt relief

Our Support Centre provides a comprehensive range of resources, tools, and calculators to help you navigate your debt relief journey. From informative webinars to counseling modules and a glossary of terms, we have everything you need to make informed decisions.

Blog

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Explore our blog >

Tools & Calculators

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Explore tools & calculators >

Webinars

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Explore webinars >

Counseling

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Explore counseling >

Tools & calculators

Tool

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Use this tool >

Calculator

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Use this calculator >

Blog

Feature Articles

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Blog Header

Category | 5 min read

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John Smith
11 Jan, 2023

Blog Header

Category | 5 min read

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John Smith
11 Jan, 2023

Blog Header

Category | 5 min read

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John Smith
11 Jan, 2023

View All

Counselling

Counseling modules

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Upcomgin & Past

Webinars

Stay informed with our upcoming webinars and events related to debt relief and financial education.

Event title headline

Location
11 Jan, 2023 - 8:30 pm

Speaker: John Smith, Title

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Event title headline

Location
11 Jan, 2023 - 8:30 pm

Speaker: John Smith, Title

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Event title headline

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Speaker: John Smith, Title

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Questions Answered

FAQs

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Still have a question?

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Contact Us

We're Here To Help

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Contact Us

Understand the different debt relief options available to you and make an informed decision.

Our Solutions

Get relief from debt

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Location finder >

Connect

Email us

Find our offices near you for debt relief solutions.

First name

Last name

Email

Phone number

Choose a topic

Select one...

Which best describes you?

- Option 1
- Option 2
- Option 3
- Option 4
- Option 5
- Other

Message

Enter your message...

I agree to the Terms

Submit

Our Locations

Find a local office near you

We have multiple office locations across the country to serve you. Contact us today to schedule a consultation or learn more about our debt relief solutions.

Province Selector

Alberta

Display

Alberta Locations

Calgary

Head Office: Suite 800,
800 – 5th Avenue SW,
Calgary, AB
T2P 3T6

Call 1-888-916-5640

Book Online

Edmonton

Head Office: Suite 800,
800 – 5th Avenue SW,
Calgary, AB
T2P 3T6

Call 1-888-916-5640

Book Online

Fort McMurray

Head Office: Suite 800,
800 – 5th Avenue SW,
Calgary, AB
T2P 3T6

Call 1-888-916-5640

Book Online

Grande Prairie

Head Office: Suite 800,
800 – 5th Avenue SW,
Calgary, AB
T2P 3T6

Call 1-888-916-5640

Book Online

Lethbridge

Head Office: Suite 800,
800 – 5th Avenue SW,
Calgary, AB
T2P 3T6

Call 1-888-916-5640

Book Online

Medicine Hat

Head Office: Suite 800,
800 – 5th Avenue SW,
Calgary, AB
T2P 3T6

Call 1-888-916-5640

Book Online

Red Deer

Head Office: Suite 800,
800 – 5th Avenue SW,
Calgary, AB
T2P 3T6

Call 1-888-916-5640

Book Online

View All Canadian Locations

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Debt Solutions in Halifax, NS

Understand the different debt relief options available to you and make an informed decision.

Halifax

1701 Hollis Street Suite 800
Halifax, Nova Scotia
B3J 3M8

By Appointment Only

Phone: 1-888-456-7890

Book Online

We're Local

Why choose Bromwick + Smith's Halifax offices

At BROMWICH + SMITH, we offer personalized service and a deep understanding of the local community. Our team of experts is dedicated to helping you find the best debt relief solution.

Local Expertise

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Community Involvement

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Personalized Service

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Looking Out For You

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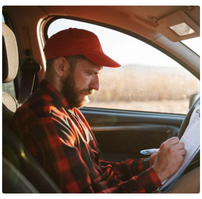
Solutions

Consumer proposals

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

- ✓ Reduce debt without filing for bankruptcy
- ✓ Negotiate manageable repayment plan with creditors
- ✓ Regain control of your finances with Consumer Proposals

Learn More | Contact Us



Solutions

Bankruptcy

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- ✓ Reduce debt without filing for bankruptcy
- ✓ Negotiate manageable repayment plan with creditors
- ✓ Regain control of your finances with Consumer Proposals

Contact Us | Button

Solutions

Debt consultation

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

- ✓ Reduce debt without filing for bankruptcy
- ✓ Negotiate manageable repayment plan with creditors
- ✓ Regain control of your finances with Consumer Proposals

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Experienced

Meet our team

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Name Surname

Job Title

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We're hiring!

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View Positions

Experienced

What people are saying

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Position, Company Name

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Name, Surname
Position, Company Name

Get Started

Get a free consultation today

Fill out the form below to get in touch with us

Name

Email

Message

Enter your message...

☐ I agree to the Terms

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Blog

Our blog is dedicated to helping, informing, and supporting users in their pursuit of financial well-being.

Search | Search

Latest

Featured Posts

Stay informed with our informative and popular blog posts.

View All | Debt Relief | Financial Tips | Budgeting | Credit Score

Blog Header

Category | 5 min read

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John Smith
11 Jan, 2023

Blog Header

Category | 5 min read

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11 Jan, 2023

Blog Header

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Blog Header

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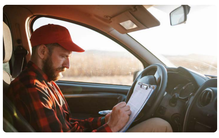
John Smith
11 Jan, 2023



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John Smith
11 Jan, 2023

News

Discover the latest insights

Discover the latest press mentions and articles about BROMWICH + SMITH

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Subscribe to our newsletter for the latest updates and helpful content.

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In the news

Our blog is dedicated to helping, informing, and supporting users in their pursuit of financial well-being.

Featured news article title

Category | 5 min read

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Discover the latest press mentions and articles about BROMWICH + SMITH

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Location finder >

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Book a free consultation

We have helped thousands of Canadians eliminate their debt

Book

Fill out our form to see if you qualify to write off up to 85% of your debt.

First name

Email

Phone number

Message

Enter your message...

I agree to the Terms

Submit

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Book a free consultation

We have helped thousands of Canadians eliminate their debt

Book

Great news! We can help

Based on your answers, it looks like we will be able to help you to reduce your debt.
Please just answer a few more questions.

Step

2

What's your name?

First name | First name

Enter your city/town and postal code so we can connect you with the closest office

Your city/town | Postal code

Enter an email where can we send your results

Enter your email

Enter a phone number

Phone number

Submit

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Budget planner

One of the most important aspects of ensuring financial wellness is regularly budgeting.

Plan

Take control of your spending

Understanding how much money you have coming in and how much is going out is key to maintaining an affordable, stress-free lifestyle . If you want to create a balanced budget you have 2 options: you can make more money or you can spend less money. The real difficulty comes in understanding just how much money you actually are making, and how much it is actually costing you to maintain the lifestyle you are living. The act of tracking your income and expenses monthly will put you in a great position of awareness and will be the first step in the direction of creating and maintaining a balanced budget.

Your Income | Your Expenses

Your Income

Frequency

Select frequency...

Amount

$0

Annual Amount

$0

Partner's Income

Frequency

Select frequency...

Amount

$0

Annual Amount

$0

Bonuses/Overtime

Frequency

Select frequency...

Amount

$0

Annual Amount

$0

Saving's Income

Frequency

Select frequency...

Amount

$0

Annual Amount

$0

Investment Income

Frequency

Select frequency...

Amount

$0

Annual Amount

$0

Child Support

Frequency

Select frequency...

Amount

$0

Annual Amount

$0

Add Income Item

Total Yearly Income: $189,000

Total yearly income	$50,000	48.37%
Total yearly expenses	$55,000	-10.56%
Your surplus/deficit	-$5,000	-7.76%

Experienced

Team testimonials

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Name, Surname
Position, Company Name

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Name, Surname
Position, Company Name

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Creditor package requests

Get the materials you need.

Creditor Materials

Packages

Clients:
If you are in a program with Bromwich+Smith and creditors/ collection agencies are still contacting you for debts accumulated prior to filing, please provide the details requested below. If more than one creditor is contacting you, please fill in the form below for each creditor.

Creditors / Collection Agencies:
Please provide the details requested below. Creditor's package will be forwarded to you via the email address you have provided.

Please select the appropriate description below

- [ ] I am a client of Bromwich+Smith
- [ ] I represent a creditor / collection agency.

Client's name

Enter client's name

Name of creditor/collection agency

Enter name of creditor/collection agency

Agent's name

Enter creditor/collection agency agent's name

Client's name/account number

Enter client's name/account number:

Estate number

Enter estate number

Creditor/collection agency phone number

Creditor/collection agency phone number

Creditor/collection agency fax number

Creditor/collection agency fax number

Submit

Experienced

Team testimonials

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Name, Surname
Position, Company Name

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Book a free consultation

We have helped thousands of Canadians eliminate their debt

Book

Thank you!

A Bromwich+Smith Debt Relief Specialist will be in touch with you shortly.
Enter your email below to receive a FREE & INFORMATIVE DEBT HELP email newsletter.
You are free to unsubscribe at any time..

Enter your email address

Enter your email

Submit

Experienced

Team testimonials

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Name, Surname
Position, Company Name

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Debt calculator

Find out how much you are paying.

Tools

How much do you owe?

It's easy! All you have to do is plug in the balances and interest rates for each of your debts, not including mortgage debt, and the minimum payment you pay towards them each month. From there, we can help you have interest rates stopped, reduce the amount you owe and get protection from creditors.

Calculate | View Report

*Indicates Required

Credit card debt — $4,200

Minimum Payments: ☐ Use credit card information

Credit Card #1

Card Balance:* $4,000

Interest Rate:* 0%

Payment: $0

Credit Card #1

Card Balance:* $200

Interest Rate:* 0%

Payment: $0

Add Credit Card

Auto loan debt — $0

Auto Loan #1

Loan Balance:* $0

Interest Rate:* 0%

Payment:* $0

Payments Left: 5

Add Auto Loan

Other loan debt — $10,000

Other Loan #1

Loan Balance:* $4,000

Interest Rate:* 0%

Payment:* $0

Payments Left: 5

Other Loan #1

Loan Balance:* $200

Interest Rate:* 0%

Payment:* $0

Payments Left: 5

Other Loan #3

Loan Balance:*

Interest Rate:* 0%

Payment:* $0

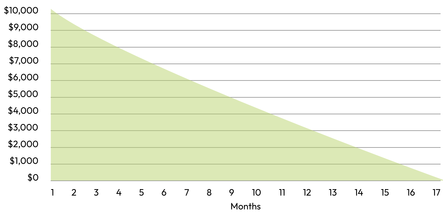
Payments Left: 5

Remaining loan payments

This is the calculated number of payments remaining for this loan. It is based on your current balance, payment and interest rate.

Add Other Loan

Time to pay off debt is 1 year and 5 months



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We have helped thousands of Canadians eliminate their debt

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Definitions

Use minimum payment
If you checked the "use credit card minimum payments" box, your monthly payment is calculated as 4% of your current outstanding balance. With the "use credit card minimum payments" box checked, your monthly payment will decrease as your balance is paid down. This can greatly increase the length of time it takes to pay off your credit cards. Uncheck this box to enter your own monthly payment that will remain the same until your balance is paid in full.

(We calculate your minimum monthly payment as 4% of your current outstanding balance. While your actual minimum monthly payment may be slightly different, this is one of the most common methods used by credit card companies to calculate minimum payments.)

Credit card balance
Your total current balance for this credit card.

Credit card interest rate
The annual percentage rate you pay for this credit card. The rate you enter is used to calculate the interest on all future credit card payments. The length of time to pay off this credit card may be much greater than calculated if you enter a low promotional interest rate that is only good for a short period of time.

Credit card payment
This is your initial monthly payment. If you checked the "use credit card minimum payments" box, your monthly payment is calculated as 4% of your current outstanding balance. With the "use credit card minimum payments" box checked, your monthly payment will decrease as your balance is paid down. This can greatly increase the length of time it takes to pay off your credit cards. Uncheck this box to enter your own monthly payment that will remain the same until your balance is paid in full.

(We calculate your minimum monthly payment as 4% of your current outstanding balance. While your actual minimum monthly payment may be slightly different, this is one of the most common methods used by credit card companies to calculate minimum payments.)

Loan balance
Your total current balance for an installment loan.

Loan interest rates
The annual percentage rate you pay for this loan. Enter the current interest rate for this loan. This calculator assumes your rate will remain the same for the entire repayment period. We use this to calculate the interest you will pay on this loan and the number of payments that are remaining.

Loan payment
This is your monthly payment. Enter the actual monthly payment for your loan. We use this to determine your payment totals and to calculate the remaining payments.

Remaining loan payments
This is the calculated number of payments remaining for this loan. It is based on your current balance, payment and interest rate.

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Our Solutions

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Weight debt solution options >

Consumer Proposal

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About consumer proposal > |

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Helping You Find Financial Support

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Supporting Your Journey

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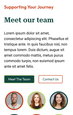

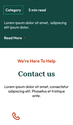

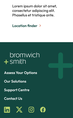

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BROMWICH + SMITH helped me achieve debt relief and provided effective solutions. I am grateful for their support.

John Doe
Client Type

What People Are Saying

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Assess Your Options | Contact Us

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Social Support

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Assessing your debt options

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Ways to understand you're options

Taking the steps towards better days.

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Know that you're not alone

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Understand your options

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Get support

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Talk with our team

Debt Relief - Option 1

Consumer proposal

A consumer proposal is legally binding agreement between a debtor and their creditors to settle outstanding debts. Unlike bankruptcy, it allows individuals to repay a portion of their debt over a set period, typically three to five years, with the remaining balance forgiven. This process includes a consumer proposal administrator who acts as the intermediary between the debtor and creditors, ensuring the terms are fair and manageable. By consolidating debts into a single, manageable monthly payment, a consumer proposal helps individuals avoid the stress and legal implications associated with bankruptcy while maintaining their credit.

Top Benefits

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Debt Relief - Option 1

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Debt Relief - Option 1

Consumer proposal

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Overview

Summarizing your options

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Option 1

Consumer proposal

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Benefits + Facts

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Option 1

Consumer proposal

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Benefits + Facts

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Option 1

Consumer proposal

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Benefits + Facts

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FAQs

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Consumer proposal

Understand the different debt relief options available to you and make an informed decision.

Solutions

Avoid bankruptcy, reduce debt with consumer Proposals

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

- Reduce debt without filing for bankruptcy
- Negotiate manageable repayment plan with creditors
- Regain control of your finances with Consumer Proposal

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Why Bromwich + Smith

Understanding the consumer proposal process: a step-by-step guide

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

Step 1

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Step 4

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Solutions

Eligibility criteria for a consumer proposal

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

Eligibility

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The facts about consumer proposals

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"BROMWICH + SMITH helped me in their time of need and provided effective solutions. I am grateful for their support.

John Doe
Client Type

Questions Answered

FAQs

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Bankruptcy

Understand the different debt relief options available to you and make an informed decision.

Relief

Find financial freedom with bankruptcy

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

- Reduce Debt and Start Fresh
- Protect Your Assets and Rebuild Your Credit
- Get a Fresh Start and Eliminate Debt

Contact Us

Why Bromwich + Smith

Understanding the bankruptcy process: a step-by-step guide

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Step 1

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Step 2

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Step 4

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Solutions

Eligibility criteria for bankruptcy

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

Eligibility

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Agreement

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Bankruptcy | Buffalo

The facts about bankruptcy

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Support Resources

Explore our resources to help you make the right choice

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Questions Answered

FAQs

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> BROMWICH + SMITH helped me achieve debt relief and provided effective solutions. I am grateful for their support.
>
> **John Doe**
> Client Type

bromwich + smith

Meet our team

Understand the different debt relief options available to you and make an informed decision.

Team Values

Avoid bankruptcy, reduce debt with consumer Proposals

A Consumer Proposal offers a viable alternative to bankruptcy, allowing you to reduce your debt while avoiding the negative consequences associated with bankruptcy. With a Consumer Proposal, you can negotiate a manageable repayment plan with your creditors, giving you the opportunity to regain control of your finances and move towards a debt-free future.

- Reduce debt without filing for bankruptcy
- Negotiate manageable repayment plan with creditors
- Regain control of your finances with Consumer Proposals

Meet The Team | Contact Us

Why consult with our insolvency trustees?

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Experienced

Meet our team

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We're hiring!

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View Positions

The facts about our awesome team

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Experienced

Team testimonials

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Helping you find the support you need

Welcome to our Support Centre, where we are dedicated to providing you with the tools and resources you need to navigate, manage your Personal Injury Protection (PIP) benefits, access medical care, obtain advice, and ensure a smooth recovery. Our goal is to empower you with the information and support you need to make informed decisions and achieve the best outcomes.

Search ... Search

Explore

Access resources and tools for debt relief

Our Support Centre provides a comprehensive range of resources, tools, and calculators to help you manage your debt effectively. From informative webinars to counseling modules and a glossary of terms, we offer a wealth of information to aid in your financial recovery.

Blog

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Tools & Calculators

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Tools & calculators

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Blog

Feature Articles

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John Smith
7 Jan, 2020

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Counseling

Counseling modules

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Upcoming & Past

Webinars

Stay informed with our upcoming webinars and recently ended to aid relief and financial education.

Event title headline

Location
5 Jan, 2020 - 6:30 pm

Speaker: John Smith, Tim

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Event title headline

Location
5 Jan, 2020 - 6:30 pm

Speaker: John Smith, Tim

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Location
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Questions Answered

FAQs

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