

# Financial Counselling

WITH JESSICA MOORHOUSE



**INDIVIDUAL & COUPLE PROGRAMS**



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# What Is Financial Counselling?

Accredited Financial Counsellor Canada® certified designees (like myself) are specifically trained to help clients improve their financial literacy, learn more effective money management strategies, and most importantly identify and modify hindering financial behaviours. Personal finance isn't just about strategies and calculations. It's also about understanding why you have certain money behaviours and being able to identify patterns and control triggers. Combining financial planning with counselling is something unique I can offer you if we work together.

Accredited Financial Counsellor Canada® is a certification mark of the Association for Financial Counseling and Planning Education®, is licensed by the Ontario Association of Credit Counselling Services and endorsed by the Canadian Association of Credit Counselling Services. All AFCC® designees must adhere to the AFCPE® Standards of Practice and Code of Ethics, and are required to pay an annual certification fee and complete 30 Continuing Education Units of professional development every 2 years.

## What Else Should I Know?

I am a fee-only financial counsellor, and thus do not sell financial products, do not manage any client's investment portfolios, and am not affiliated with or work for any company or financial institution. I also cannot give investment advice (only registered investment advisors or portfolio managers can do that), though I can offer investment education and resources. I also do not receive any commissions, incentives, or referral fees from third-parties, and cannot specifically recommend any products, but can educate and guide clients to make the best decisions for themselves.

# Programs

I currently offer two different programs: a 4-Month Program and a Power Session.

## 4-Month Program

- Four monthly financial counselling sessions, lasting one hour per session (or two hours for couples), conducted exclusively through online platforms, including but not limited to E-mail and Zoom.
- Customized financial plan including but not limited to budget development, debt repayment plan, financial goal plan, and audit of current investment plan.
- 24-hour E-mail access to me.
- Private access to a personalized online resource library and financial counselling hub.
- One Budget Template.
- One Spending Tracker Template.
- One Net Worth Template.
- Four video session recordings, one for each session.
- Monthly homework assignments with Progress Tracker integration.
- Financial Counselling Final Report & Guide.
- Exclusive and customized resources including video tutorials and worksheets.
- Free access to my *Investing Foundations for Canadians* course (\$399 value)

**For pricing, please book a discovery call with Jessica to learn more.**

# Power Session

- One financial counselling session, lasting two hours (three hours for couples), conducted exclusively through online platforms, including but not limited to E-mail and Zoom.
- Focus of session is determined by client based on most pressing financial needs and will be discussed prior to session.
- 24-hour E-mail access to me.
- Private access to a personalized online resource library and financial counselling hub.
- One Budget Template.
- One Spending Tracker Template.
- One Net Worth Template.
- One video session recording.
- Free access to my *Investing Foundations for Canadians* course (\$399 value)

**For pricing, please book a discovery call with Jessica to learn more.**

## What Clients Are Saying

*"Thank you for teaching me so much about personal finance – my only wish is that I would have discovered your amazing podcasts and made the call to work with you sooner! I never thought I could live a debt-free life but you have given me the confidence, knowledge and tools to envision that life for myself – namely the snowball method to paying off debt and how much sense it makes to me! I believe that knowledge is power and when you know better than you do better. You have helped me develop a clear plan about how I'm going to tackle my debts and just having a plan makes me feel more secure about my financial future."*

**- Julia Hill, London, Ontario, Canada**

# What Clients Are Saying

*"As a recent graduate facing student loans and a new job, Jessica's expertise was invaluable in helping me plan for my financial future. I would absolutely recommend her to anyone looking for expertise on managing debt, planning for retirement, and setting yourself up for financial success."*

**- Shannon Hazlett, Calgary, Alberta, Canada**

*"I highly recommend Jessica for financial counselling – it was one of the best decisions I've made in life. I was OK with my finances but I knew I need another pair of eyes (and with an excellent knowledge of financial management) to help me to plow through my challenges and to prepare for the future for short- and intermediate- goals. I always feel relieved and happy after each session with Jessica, leaving me with more confidence in my financial health and reaching our goals. I changed our approach to finances significantly and it made a difference in how we're tracking, budgeting, saving, investing and spending. She is positive and upbeat, never worry about being judged, she is there to support you. In addition, she is tech savvy, she makes her resources valuable and easy to use. Thank you Jessica for making a difference in our life!"*

**- Katie Kilmartin, Toronto, Ontario, Canada**

*"I'm so glad I made the decision to work with Jessica. I wanted more clarity on my finances, and to be able to put a structure in place to plan for the coming year. I got all that and more. I'm confident that our session together has provided me with invaluable information that I can take with me into the future for years to come. I highly recommend working with Jessica if you're looking for a financial plan and/or better understanding of your finances. I've already put some of what we worked on in action and I feel more on track. I also love her podcasts and a lot of her content, super inspiring! Thank you, Jessica!"*

**- Mary Wales, Toronto, Ontario, Canada**