

Saskatoon Crisis Intervention Service

Provides crisis response over the phone, in their office or in the community (within Saskatoon city limits), 24 hours a day, 365 days a year. Crisis could include: suicidal feelings, thoughts, or plans; marriage and family problems; child abuse and neglect; overwhelming emotions; worries about safety; problems with drug or alcohol use and abuse; relapse of mental illness. Services are free.

Phone: 306-933-6200

Website: www.saskatooncrisis.ca

Family Service Saskatoon

Counselling services available for individuals, couples, families and group, in person, over the phone, and through a secure video platform. Confidential, professional assistance for those experiencing personal difficulties, life transitions, family crises, work or community concerns.

Fees: Free walk-in counselling at various locations—see website under Rapid Access Counselling. For appointment counselling, fees are on a sliding scale based on family income

Phone: 306-244-0127

Website: www.familyservice.sk.ca

Credit Counselling Society

A non-profit consumer credit and debt counselling service providing debt solutions, help, and debt relief. Confidential, non-judgmental, and free to help you solve your financial challenges. Office in Saskatoon.

Phone: 306-500-8104 or 1-888-948-8960

Website: www.nomoredebts.org/canada-credit-counselling/saskatchewan/saskatoon

TAKE CHARGE! TAKE CARE! TAKE ACTION!

It is not unusual for problems to develop within the family during a time of financial or personal stress. Just like you, family members can be confused and afraid. Make sure you talk with your partner about what is happening. Include your children and teenagers in family discussions and give them information in a way they will understand.



FOR MORE INFORMATION:

Please contact:

ANDREA HOWE

Director, Labour Partnerships
United Way of Saskatoon and Area

306-975-7700

ahowe@unitedwaysaskatoon.ca

LABOUR AND UNITED WAY
*Sharing a local love for our
community*



WHEN THE PAYCHECK STOPS

A guide to assist union members and their families during a difficult time



Job action and lay-offs are stressful

even if it is only temporary or your earnings only make up part of the family income. Take control of the situation by knowing what to do and where to turn.

WHERE DO I START?

Take an inventory of your expenses:

- ◆ What are your fixed expenses? (i.e. rent, utilities)
- ◆ What are your variable expenses? (i.e. food, gas)
- ◆ What can you cut back?
- ◆ What can you live without?

Tip: Put away your credit and debit cards and begin living on cash. This will help you keep a close eye on what you are spending.

What is your income?

- ◆ Do you have any other sources of income? (i.e. partner)
- ◆ Do you have any other financial resources? (i.e. RRSPs, savings)

Does your income cover your expenses? If not, move on to the next step.

TALK TO YOUR CREDITORS!

The worst thing to do is hide, miss payments, not answer the phone, ignore your mail, or make promises you cannot keep. Creditors cannot and will not help you if they do not trust you.

Connect with creditors and ask to make special arrangements about your:

- ◆ Mortgage(s) or rent
- ◆ Utilities
- ◆ Credit cards and department stores
- ◆ Telephone
- ◆ Auto and home insurance
- ◆ Taxes
- ◆ Car loans

These arrangements can be long-term or just for the period you are without pay.

GET THE HELP YOU NEED AND DESERVE

You have helped to pay for public services through your taxes and for many community services through donations. It is time to make your money work for you. Ask for help from the many services and programs that may assist you and your family during this stressful time.

YOU ARE NOT ALONE!

Your union is there to help you. They may have someone trained to help you find appropriate resources, such as a trained Labour Community Advocate.

If not, your United Way Labour staff can help. Our job is to know the resources and services in the community and to help workers and their unions connect with them.

WHERE CAN I GET HELP?



211 SASKATCHEWAN is a free, confidential 24/7 service that connects you to the services you need including crisis hotlines, mental health and addictions, violence and abuse, senior supports, counselling and other community programs, employment and training.



Text
211



Call
211



Go Online
sk.211.ca

[Some local community services that may assist with family, financial and personal difficulties:](#)

Navera Community Connections (Formerly CFS Saskatoon)

Provides counselling for children, youth, adults, couples, and families. Other programs are available as well.

Fees:

- ◆ \$25/session for those whose family income is \$60,000 or less.
- ◆ \$50/session for those with an income between \$60,000 and \$80,000
- ◆ \$125/session for those with an income above \$80,000

Phone: 306-244-7773

Website: www.navera.org