COUNTRY RESOURCE INSERT

UNITED STATES

USD - US dollars

This insert is for orientation and referral, **not country-specific debt advice**. It does not change the calculator mathematics, whose interest assumptions may differ from how individual banks calculate charges.

Where to get support

National Foundation for Credit Counseling: https://www.nfcc.org/

CFPB debt collection guidance:
https://www.consumerfinance.gov/ask-cfpb/how-do-i-negotiate-a-settlement-with-a-debt-collector-en-1447/

Protect the essentials

Confirm collector and debt details before agreeing to any settlement; document negotiated terms in writing.

How to use the toolkit

- Select the correct currency label before entering balances. It changes notation only; no exchange-rate conversion takes place.
- Use the actual interest rate and minimum required by your lender. 0% promotional rates and variable rates may need a manual scenario update.
- Do not enter full account numbers, passwords, PINs or national identity numbers in the planner or offline app.
- Speak to a free, reputable adviser if debts are unaffordable or essential commitments are overdue.

Links reviewed for this v2.0 preparation in October 2026. Confirm current eligibility, opening hours and terms on each official website.

COUNTRY RESOURCE INSERT

UNITED KINGDOM

GBP - British pounds

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Where to get support

MoneyHelper free debt advice locator:
https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator

StepChange: https://www.stepchange.org/

Protect the essentials

Identify priority bills and debts first. Guidance and formal solutions may differ in Scotland and Northern Ireland.

How to use the toolkit

- Select the correct currency label before entering balances. It changes notation only; no exchange-rate conversion takes place.
- Use the actual interest rate and minimum required by your lender. 0% promotional rates and variable rates may need a manual scenario update.
- Do not enter full account numbers, passwords, PINs or national identity numbers in the planner or offline app.
- Speak to a free, reputable adviser if debts are unaffordable or essential commitments are overdue.

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COUNTRY RESOURCE INSERT

CANADA

CAD - Canadian dollars

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Where to get support

Credit Counselling Canada: https://creditcounsellingcanada.ca/

FCAC financial consumer information: https://www.canada.ca/en/financial-consumer-agency.html

Protect the essentials

Provincial debt and collection rules vary. Check local consumer-protection and licensed insolvency resources when relevant.

How to use the toolkit

- Select the correct currency label before entering balances. It changes notation only; no exchange-rate conversion takes place.
- Use the actual interest rate and minimum required by your lender. 0% promotional rates and variable rates may need a manual scenario update.
- Do not enter full account numbers, passwords, PINs or national identity numbers in the planner or offline app.
- Speak to a free, reputable adviser if debts are unaffordable or essential commitments are overdue.

Links reviewed for this v2.0 preparation in October 2026. Confirm current eligibility, opening hours and terms on each official website.

COUNTRY RESOURCE INSERT

AUSTRALIA

AUD - Australian dollars

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Where to get support

National Debt Helpline: https://ndh.org.au/

National Debt Helpline free financial counsellor locator:
https://ndh.org.au/financial-counselling/find-a-financial-counsellor/

Protect the essentials

Contact free financial counselling for arrears, credit contracts or collections; investigate hardship arrangements before accelerating optional payments.

How to use the toolkit

- Select the correct currency label before entering balances. It changes notation only; no exchange-rate conversion takes place.
- Use the actual interest rate and minimum required by your lender. 0% promotional rates and variable rates may need a manual scenario update.
- Do not enter full account numbers, passwords, PINs or national identity numbers in the planner or offline app.
- Speak to a free, reputable adviser if debts are unaffordable or essential commitments are overdue.

Links reviewed for this v2.0 preparation in October 2026. Confirm current eligibility, opening hours and terms on each official website.