

I support and agree with the proposed changes to the Counselling Directive. I think it will go a long way to curb debt consultant abuses and ensuring that debtors receive independent counselling, and avoid conflicts of interest, by not being referred back for counselling to the people who referred them to the trustee.

I am also in agreement with the directive applying to all in debt advisory industry, including non-profit credit counsellors. This puts all in the debt advisory industry on the same footing.

I wrote the following blog on the proposed changes:

<https://bankruptcycanada.com/insolvency-blog/debt-consultant-abuses/>

Yours truly,

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Available online: [Canadian Insolvency Guide](#)

