Hello, I'm writing this email to you to share my experience with 4pillars. I'm understanding that the councelling sessions that are required to help rebuild credit after filing a proposal may no longer be there. I wanted to just share that when I went to 4 pillars in Kamloops that very first call I made, one of the first things I asked was in this whole process was I going to be able to learn how to budget, learn about important areas of where my money should be spent and would 4 pillars help me to rebuild my credit if I were to go this route. That being said I talked with Bob and he assured me through the whole process all of this would happen. Having gone through the process of sending in a propsal to my creditors. 4pillars has follwed up with me and I have done the manditory counselling sessions that were needed. Without these sessions I feel that my lack of knowledge about money and spending and credit , which had me in the position of needing to file in the first place, may have just set me back in a similar position. Instead I have learned about budgeting, what percentage of money should be going where and most important I have a savings account with a monthly flow going into it. 4pillars has been through every step of the way with me and has taught me the skills needed to build a healthy financial future. Had those sessions not been offered to me I would feel at a loss. In sharing my story I hope that the credit rebuilding sessions will continue to be there for people to have access to it is a very important part in my financial future as I'm sure for many others.

Kind regards Trisha