YOUR NEXT MOVE STARTS HERE

MONEY HELP DESK

I need help with...



Banking. Pay. Taxes. Scams. Debt. Your questions belong here.

A Canadian youth guide you can use on your own or with someone you trust. Find the situation, try the words, take one next step.

CHOOSE YOUR SITUATION

What do you need today?

Tap a topic on screen, or turn to its page. You do not need to read this guide in order.

01 Open a bank account 3

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MONEY OR ACCESS AT RISK? Start with your bank or payment provider through a verified official channel. Do not wait for a scam report to secure your account.

Use only the information a verified service needs. Never write passwords, PINs, one-time codes, SINs or full account numbers in this guide. Age, consent and eligibility rules vary. Educational guidance; your provider and the applicable rules determine your situation.

HELP TICKET 01

START WITH THE ACCOUNT THAT FITS

Open a bank account

FIRST MOVE Ask about eligibility and ID before your visit.

1 Choose the job for the account

Everyday spending, saving or both? Compare fees, debit transactions, cash access and what changes when youth or student pricing ends.

2 Check age and identification rules

Ask the provider which original ID it accepts, whether a guardian is required at your age, and whether you need a branch appointment. Ask about ID alternatives if needed.

3 Read before agreeing

Ask about holds, overdraft and optional paid products. Request an explanation of anything unclear; keep the account agreement.

4 Set up access carefully

Choose a private PIN and secure login. Check alerts, the debit card and how to reach support. Keep login details out of this booklet.



BRING / PREPARE

Accepted original ID; your questions; a trusted adult if wanted or required. Never assume every provider has the same youth rules.

WORDS YOU CAN USE

“I want an account for everyday spending and saving. What ID and consent do I need at my age? What are the regular fees, and what changes when youth pricing ends?”

Federal bank-account rights and provincial credit-union rules can differ. Page 12 explains complaint routes.

WHERE TO GET HELP

Start with the bank or credit union through its official branch or website. FCAC explains federal banking rights. If a bank refuses to open an account, ask for the written notice and complaint information.

FCAC / Opening a bank account →

HELP TICKET 02

CHECK THE RECORD, NOT JUST THE DEPOSIT

Understand my paycheque

FIRST MOVE Compare your pay stub with your own shift record.



BRING / PREPARE

Pay stub, shift record and agreed pay rate. Keep SIN and banking details out of ordinary emails or your notes here.

1 Check the period and hours

Match the dates, paid hours and agreed rate with your records. Check vacation pay, overtime or other items where they apply; rules vary by job and jurisdiction.

2 Separate gross from net

Gross pay is before deductions. Net pay is what remains after deductions. Ask what each tax, EI, pension or other deduction is for.

3 Ask payroll about a mismatch

Identify the pay date and the exact hours or amount you question. Send a clear request and keep the response and supporting records.

4 Use the right workplace help

Ask a union representative if you have one. For Ontario ESA questions use the provincial information centre; other provinces or federal workplaces have different routes.

WORDS YOU CAN USE

“My pay for [period] shows [hours], but my records show [hours]. Could you explain the difference and each deduction, and tell me how any correction will be made?”

CPP generally starts with the first pay dated in the month after turning 18. Quebec uses QPP, with its own rules. Do not judge a deduction using age alone.

WHERE TO GET HELP

Ontario Employment Standards Information Centre: 1-800-531-5551. Elsewhere, contact the official provincial or territorial labour-standards office. Federal workplaces: Canada Labour Program.

Ontario / Your rights at work →

HELP TICKET 03

FIRST RETURN? START WITH THE RIGHT HELP

File my taxes

FIRST MOVE Choose the tax year and gather the records first.

01 Check what you need to file

Use CRA guidance for your situation and year. Low income or no tax owing does not automatically mean filing has no value. Benefits depend on eligibility.

02 Gather income and tax records

Collect tax slips such as a T4, records of other income, applicable tuition documents and any CRA letters. Ask how to obtain missing information.

03 Choose a legitimate filing route

Use the CRA free-clinic finder if you meet clinic criteria, or choose NETFILE-certified software from CRA's list. Ask about any software costs before starting.

04 Check, submit and keep proof

Review the return before authorizing filing. Keep the submission confirmation and later notice of assessment. Check that year's filing AND payment deadlines.

BRING / PREPARE Tax year, relevant income records and applicable receipts. Give required ID or SIN only through the verified service's secure process, not in this booklet.

WORDS YOU CAN USE

“This is my first tax return for [year]. Do I qualify for this clinic? Which records do I need, are there costs, and can you explain the return before I approve filing?”

Quebec residents also check Revenu Quebec's provincial filing requirements. A clinic, software or refund is not automatically available to evervone.

WHERE TO GET HELP

CRA lists community tax clinics for people with modest income and simple tax situations. Confirm the clinic can handle your return; business or complex situations may need another route.

CRA / Free tax clinics →

HELP TICKET 04

BILLING ERROR OR SOMETHING I DID NOT AUTHORIZE?

Fix an incorrect charge

FIRST MOVE If you did not authorize it, contact the issuer now.

1 Identify what you are seeing

Check the merchant name, receipt, date and amount. Ask the issuer whether a pending entry is a temporary hold, a posted charge or a possible duplicate.

2 Use the right first contact

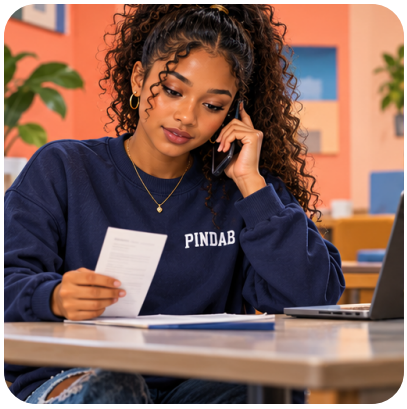
For a recognized purchase with a wrong amount or duplicate, ask the merchant to correct it. For an unrecognized or suspicious transaction, contact the card issuer immediately; do not wait for the merchant.

3 Ask about the dispute process

Explain the facts, ask how to submit supporting evidence and check the applicable deadline. Save the reference number and any promised refund date.

4 Follow up and escalate if needed

Check whether the correction actually posts. If unresolved, use the provider's complaint process and page 12. An investigation does not guarantee reimbursement.



BRING / PREPARE

Receipt, transaction details, earlier messages and your requested correction. Keep full card or account numbers off open notes.

WORDS YOU CAN USE

“I am querying a [date] transaction for [amount]. It is [unrecognized / a duplicate / the wrong amount]. What should I do now, what deadline applies, and what is my case number?”

Report quickly. Card payments, pre-authorized debits and e-transfers have different rules; ask which process applies to yours.

WHERE TO GET HELP

Your card issuer or bank handles the transaction dispute. FCAC explains unauthorized-transaction rights at federally regulated entities. OBSI may review eligible unresolved complaints after the provider's process.

FCAC / Unauthorized transactions →

HELP TICKET 05

ACT NOW / SECURE ACCESS / CHECK ACTIVITY

I lost my debit card

FIRST MOVE Use the official app or contact your bank right away.



BRING / PREPARE

When and where it may have gone missing; suspicious transaction dates; a secure way for the bank to verify your identity.

1 Lock it if your bank offers that

Use the bank's official app to temporarily lock the card if available. Locking it is not a substitute for reporting the loss.

2 Report and request next steps

Contact the issuer through its app, a verified official number or a branch. Explain when you noticed it missing and ask about cancellation, replacement and access to funds.

3 Review recent activity

Report any transaction you did not authorize. Ask which linked accounts, wallet tokens or access settings need attention.

4 Confirm the follow-up

Keep the case number. Ask how a replacement is activated, whether fees apply and what happens if the old card turns up. Never share your PIN.

WORDS YOU CAN USE

“My debit card is missing. Please secure it and help me check recent activity. How do I get a replacement and access my money safely in the meantime?”

A lock or new card does not by itself resolve earlier unauthorized activity. Ask the issuer to investigate any transactions you dispute.

WHERE TO GET HELP

The issuing bank or credit union is the first contact. Use an independently verified official channel. FCAC's guidance also covers prompt reporting when a banking-enabled phone is lost or stolen.

FCAC / Lost card and unauthorized activity →

HELP TICKET 06

AVAILABLE MONEY IS NOT A BORROWING LIMIT

Avoid overdraft fees

FIRST MOVE Check available funds and upcoming automatic payments.

01 Look at what can actually be spent

Allow for holds, pending transactions and payments not yet taken. Do not treat an overdraft limit as your own money.

02 Map the next few dates

Match income availability with bills and automatic payments. Set a useful low-balance alert and check it when it arrives.

03 Ask what happens at $0

Check overdraft interest, service fees, returned-payment charges and available account choices. A declined payment can still create costs elsewhere.

04 Deal with a shortfall early

If already overdrawn, ask the bank about the balance, repayment timing and possible fee review. Ask a biller about timing before a payment fails. A waiver is not guaranteed.

BRING / PREPARE Available balance, pending amounts, next confirmed income date and bills due. Use approximate or fictional figures when practising.

WORDS YOU CAN USE

“Can you explain every fee or interest charge if my account goes below zero or a payment is returned? Can we review alerts and a lower-cost arrangement that fits my situation?”

Basic overdraft credit generally requires age of majority: 18 in Ontario, 18 or 19 depending on the province or territory. Youth-account conditions vary.

WHERE TO GET HELP

Ask your own provider for its actual terms. FCAC explains overdraft protection and account options. Overdraft protection is credit, can cost interest and fees, and is subject to approval.

FCAC / Getting overdraft protection →

HELP TICKET 07

STOP THE LOSS / SAVE THE EVIDENCE / REPORT

Report a scam

FIRST MOVE If money or banking access is involved, contact the provider immediately.

1 Stop sending money or information

Pause contact with the suspected scammer. Do not pay a new person who promises to recover the money for an upfront fee.

2 Contact the bank or payment provider

Use a verified official channel. Ask whether the payment can be stopped or traced and how to secure affected accounts. Recovery depends on the circumstances.

3 Keep evidence and protect access

Save messages, payment details and dates without opening suspicious attachments. Change compromised passwords from a trusted device and follow the provider's security advice.

4 Report through legitimate channels

Report to the Canadian Anti-Fraud Centre online or by phone. If you were a victim, also contact local police through their official reporting route. Keep report numbers.



BRING / PREPARE

Timeline, contact names used, screenshots and transaction references. Share evidence only through verified secure channels.

WORDS YOU CAN USE

“I may have been scammed. I sent [payment type] on [date] or shared [type of information]. Please help secure my account and explain the reporting and recovery steps.”

Scams can happen to anyone. Ask a trusted person to sit with you while you contact help; you do not have to handle the process alone.

WHERE TO GET HELP

Canadian Anti-Fraud Centre: 1-888-495-8501. Online reporting: reportcyberandfraud.canada.ca. The CAFC gathers reports to support law enforcement; local police investigate. Reporting alone does not recover a payment.

CAFC / Report fraud and cybercrime →

HELP TICKET 08

GET THE FACTS / ASK EARLY / CHECK THE HELP

Deal with debt

FIRST MOVE List the balances, required payments and nearest due dates.



BRING / PREPARE

A private list of debts and due dates, an affordable spending plan and the questions you want answered. Use nicknames on this page.

1 Make a simple debt picture

Use current statements: creditor nickname, balance, interest, minimum or required payment and due date. Protect essential living costs in your plan.

2 Speak to the creditor early

Ask what hardship or payment arrangements may exist and how they affect fees, interest and your credit record. Get any agreement in writing.

3 Compare legitimate support

A credit counsellor can help review a plan. Ask about qualifications, every fee and alternatives before enrolling. A non-profit label does not mean every service is free.

4 Use regulated help for insolvency questions

Only Licensed Insolvency Trustees administer consumer proposals and bankruptcies. Verify a trustee through the federal OSB directory; ask about options, costs and consequences.

WORDS YOU CAN USE

“I am having trouble meeting the current payment. What options are available, what would each cost, and how would they affect my credit? Please send the details before I agree.”

Avoid pressure to sign or guaranteed claims about erasing debt or fixing credit. Do not stop payments just because an unverified adviser tells you to.

WHERE TO GET HELP

FCAC's credit-counsellor guide links to association directories including Credit Counselling Canada. For insolvency questions, use the Office of the Superintendent of Bankruptcy's Licensed Insolvency Trustee finder.

FCAC / Getting help from a credit counsellor →

HELP TICKET 09

CHECK THE PERSON / THE SERVICE / THE COST

Find help I can trust

FIRST MOVE Match the helper to the problem, then verify them independently.

01 Choose the right kind of help

A bank handles its account; CRA or an eligible clinic helps with tax; a counsellor helps with money plans; a securities regulator helps check investment registrations.

02 Verify outside their own message

Find the organization through an official directory or regulator. Use its independently located contact details to confirm the person and service.

03 Ask about cost and conflicts

Ask what is free, what has a fee, how they are paid and whether they sell products or receive referral commissions. Request written terms and time to consider.

04 Keep control of your decision

Ask for plain-language explanations and another option. You can bring a trusted person, ask about privacy or decline a service that does not fit.

BRING / PREPARE The decision you need help with; a short question list. You can start with a fictional example until you understand how your information will be handled.

WORDS YOU CAN USE

“What qualifications or registration apply to this service? How can I verify them? What will this cost, how are you paid, and can you explain my other options without pressure?”

Registration is an important check, not a guarantee that an investment or service is suitable. General money coaching and regulated investment advice are different services.

WHERE TO GET HELP

For investment advice, start with the Canadian Securities Administrators' National Registration Search and your provincial or territorial securities regulator. Check the exact individual and firm, permitted activity and province.

CSA / Are They Registered? →

WHEN THE FIRST ANSWER DOES NOT FIX IT

Ask. Record. Escalate.



1 / Make the complaint clear

Tell the provider what happened, the dates and the outcome you want. Ask for its formal complaint process and a reference number.

2 / Keep the trail

Save your complaint, replies and evidence. Record when the bank first received the complaint; this starts the 56-day clock.

3 / Know the bank route

For banks and federal credit unions, you can approach OBSI after a final written response if still dissatisfied, or once 56 calendar days have passed without resolution.

Do not miss the time limit

You generally have 180 days after the bank’s final response to take an eligible complaint to OBSI. Contact OBSI promptly if you are unsure about timing or eligibility.

OBSI offers free, independent review within its mandate. It does not guarantee the outcome you want.

Different provider? Different route.

Provincial credit unions, investment firms and other services may use different complaint timelines and oversight. Ask OBSI or the relevant provincial regulator which route applies. OBSI must be able to review the firm and issue.

FCAC explains federal consumer protections and monitors compliance. It does not settle your individual dispute or award compensation.

OBSI complaint process

OBSI: 1-888-451-4519

KEEP YOUR OWN RECORD

My help request

Use nicknames and short notes. Keep private identification and account information elsewhere. Print another copy whenever you need one.

The situation I want help with

What happened / important dates

The outcome I am asking for

Who I contacted / date / case reference

What they said / what I agreed to

My next step / follow-up date

LEGITIMATE PLACES TO START

Save these contacts

YOUR BANK / CARD ISSUER

Lost card, suspicious activity, charge disputes and account fees. Use the official app, branch or a number independently found on the provider’s site.

FCAC / FEDERAL BANKING RIGHTS

English: 1-866-461-3222 • French: 1-866-461-2232. Explains protections and complaint routes; does not settle individual disputes.

OBSI / ELIGIBLE UNRESOLVED COMPLAINTS

1-888-451-4519 • obsi.ca. Free, independent review within its mandate; check eligibility and timing.

CANADIAN ANTI-FRAUD CENTRE

1-888-495-8501 • reportcyberandfraud.canada.ca. Report fraud; victims should also contact local police. Contact your payment provider immediately if money is at risk.

CRA / TAX HELP

canada.ca/taxes • Find community tax clinics through the CRA website. Clinic eligibility, availability and ability to handle your return vary.

ONTARIO / EMPLOYMENT STANDARDS

1-800-531-5551. For Ontario ESA questions. Elsewhere use your provincial or territorial labour office; federal workplaces use the Canada Labour Program.

DEBT / COUNSELLING AND INSOLVENCY

Start with FCAC’s credit-counsellor guide. Credit Counselling Canada has a member directory. Verify Licensed Insolvency Trustees through the federal OSB finder.

CSA / INVESTMENT REGISTRATION

securities-administrators.ca • Use National Registration Search and your local securities regulator. Match the individual, firm, activity and province.

Before booking: ask about age requirements, eligibility, privacy, cost and what the service can actually do. A trusted youth worker can help you make the first call.

VERIFIED SOURCE DIRECTORY

Go straight to the source

Sources checked October 24, 2026. Links are clickable. On topic pages, scan the QR code for that topic's main source. Services and rules can change.

FCAC / Opening a bank account

https://www.canada.ca/en/financial-consumer-agency/services/banking/opening-bank-account.html

Ontario / Your rights at work

https://www.publications.gov.on.ca/store/20170501121/Free_Download_Files/301000.pdf

Federal labour standards

https://www.canada.ca/en/services/jobs/workplace/federal-labour-standards.html

CRA / When CPP deductions start

https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/canada-pension-plan-cpp/starting-stopping-cpp-deductions.html

CRA / Free tax clinics

https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html

CRA / Students and the CRA

https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/students.html

FCAC / Unauthorized transactions

https://www.canada.ca/en/financial-consumer-agency/services/rights-responsibilities/protection-unauthorized-transactions.html

FCAC / Getting overdraft protection

https://www.canada.ca/en/financial-consumer-agency/services/banking/overdraft-protection.html

CAFC / Report fraud and cybercrime

https://antifraudcentre-centreantifraude.ca/report-signalez-eng.htm

PINDAB is an educational resource and is not affiliated with these agencies. General guidance does not replace advice based on your own circumstances.

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FCAC / Getting help from a credit counsellor

https://www.canada.ca/en/financial-consumer-agency/services/debt/debt-help.html

OSB / Debt options and trustee finder

https://ised-isde.canada.ca/site/office-superintendent-bankruptcy/en/you-owe-money

CSA / Are They Registered?

https://www.securities-administrators.ca/investor-tools/are-they-registered/

FCAC / File a complaint

https://www.canada.ca/en/financial-consumer-agency/services/complaints/file-complaint-financial-institution.html

FCAC / Contact

https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html

OBSI / Complaint process

https://www.obsi.ca/en/for-consumers/how-the-complaint-process-works/

OBSI / Contact

https://www.obsi.ca/en/about-us/contact-us/

Credit Counselling Canada / Directory

https://creditcounsellingcanada.ca/credit-counselling/

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