



Credit Score & Financial Pathways Resource Guide

Ontario-focused | Indigenous-centered | Hybrid Resource | Workbook Support



Introduction

This guide was created to help Indigenous individuals and families in Ontario understand where to find a credit score or credit report, why credit matters, how to correct errors, and where to reach out for culturally grounded support with housing, budgeting, financial literacy, legal questions, and banking options.

A credit score is not your worth. It is one tool used inside systems that many Indigenous people were never equitably welcomed into. This guide is meant to help you move with clarity, protect yourself from harm, and find pathways that support long-term stability, dignity, and future generations.

How to use this guide

- Start with the free credit-report steps on the next pages before paying anyone for credit repair.
- Use the Ontario and Indigenous resource tables to find the right kind of help: housing, legal, emotional, educational, or banking.
- Circle or highlight the supports that match your reality right now - for example: first-time buyer, renter, arrears, debt stress, off-reserve, urban, Métis citizen, or credit rebuilding.
- Take this guide to a workshop, support worker, housing worker, Elder, financial coach, or trusted family member and use it as a conversation map.

Important note: Programs can change. Eligibility may depend on identity, citizenship, status, community membership, income, household size, whether you are on- or off-reserve, and where you live in Ontario.

1) What a credit score is - and why it matters

In Canada, credit scores usually range from 300 to 900. Lenders and some landlords use your history of borrowing and repayment to decide how risky you might be as a borrower. The score itself is only a summary. Your full credit report is the deeper record that shows accounts, payment history, inquiries, and public information.

Why this matters in real life

- Renting: some landlords check credit before approving an application.
- Mortgages and home loans: your score can affect approval, down payment expectations, and interest cost.
- Utilities, cell phones, and financing plans: some providers use your file when deciding whether to approve service or ask for a deposit.
- Safety: checking your report can help you catch mistakes, identity theft, or old debts that are not being reported properly.

For Indigenous peoples, credit conversations often sit inside bigger realities: underfunded housing systems, racism in financial institutions, distance from branches, lack of inherited financial literacy, and the long impacts of colonial policies that disrupted family wealth, land access, and economic stability. That context matters. A lower score does not tell the full story of a person's strength, responsibility or potential.

2) Start here: the safest first steps

- Get your free credit report first.
- Read every account carefully and flag anything wrong, outdated or unfamiliar.
- Write down the two biggest issues affecting your file right now.
- Only then decide whether you need housing help, credit education, a legal clinic, a bank conversation, or a support worker.

Quick beginner checklist

- I know whether I want my full credit report, a credit score, or both.
- I have checked Equifax and/or TransUnion.
- I know which debts are active and which may be errors.
- I know which support I need next: housing, legal, budgeting, emotional support, or bank advice.
- I am not paying a third party until I have used the free options first.

3) How to get your credit information for free

Step 1 - ask for your report/disclosure

Use Equifax Canada and TransUnion Canada to request your free file. Borrowwell and Credit Karma can be helpful for easy monitoring, but your official file from Equifax and TransUnion is what you want when you are checking details, correcting mistakes, or preparing for housing or lending conversations.

Step 2 - compare what you see

Look for late payments you do not recognize, duplicate debts, wrong addresses, old accounts that should have been updated, or accounts opened by someone else. If something looks off, use the bureau dispute process and keep copies of everything you send.

Step 3 - protect yourself from pressure

Be cautious if anyone promises they can erase bad credit quickly for a fee. The safer path is: get the file, document errors, dispute what is wrong, and build positive repayment patterns over time.

Reflection prompts

- What emotions come up when I think about my credit score?
- What part of my credit story comes from survival, not irresponsibility?
- What is one small action I can take this week that brings me closer to housing stability or financial peace?

Core credit-report and consumer-rights contacts

Resource	What they can help with	Who it may fit	Contact / website
Equifax Canada	Free consumer credit report/disclosure, credit monitoring options, dispute process for errors.	Anyone in Canada checking or correcting their file.	Customer Care: 1-800-871-3250; Free report by phone IVR: 1-800-465-7166; Free credit report ; Dispute info
TransUnion Canada	Free Consumer Disclosure (full file), fraud warnings, dispute process for incorrect information.	Anyone in Canada who wants to review or correct their credit file.	Consumer relations: 1-800-663-9980; Free Consumer Disclosure ; Disputes
Borrowell	Free credit score access and educational tools.	People who want a simple digital way to monitor score changes.	borrowell.com
Credit Karma Canada	Free score access and account monitoring tools.	People who want a digital dashboard to track changes over time.	creditkarma.ca
Ontario government - credit reports	Explains your right to free credit reports, how to correct mistakes, and how to protect yourself from scams.	Ontario residents who want the provincial rules in plain language.	Ontario credit reports guide
Consumer Protection Ontario	Consumer information on credit, loans, debt collection, and complaint pathways.	People dealing with collection issues, questionable lenders, or unfair practices.	Complaint info: File a complaint ; Debt and credit info: Consumer protection for credit, loans and debt
211 Ontario	24/7 navigation to local social services, housing, food, legal and community supports anywhere in Ontario.	Anyone who needs a real person to help connect them to nearby supports.	Call 2-1-1 or 1-877-330-3213; Email gethelp@211ontario.ca ; 211ontario.ca

Resource	What they can help with	Who it may fit	Contact / website
Financial Consumer Agency of Canada (FCAC)	Information about your rights with banks and federally regulated financial institutions; financial literacy tools.	People who need help understanding banking rights or how to complain to a bank.	Consumer Information Centre: 1-866-461-3222; FCAC homepage ; How to complain about a bank

4) Indigenous Ontario-wide organizations

These organizations can be powerful starting points when you want more than a score number. They can help with culturally safe support, local referrals, housing pathways, system navigation, and in some cases direct programs.

Resource	What they can help with	Who it may fit	Contact / website
Ontario Federation of Indigenous Friendship Centres (OFIFC)	Province-wide network supporting urban Indigenous people through Friendship Centres; housing, wellness, youth, justice and community programs.	Urban Indigenous people looking for culturally grounded local supports.	219 Front Street East, Toronto, ON M5A 1E8; 416-956-7575 / 1-800-772-9291; ofifc@ofifc.org ; Find a Friendship Centre
Ontario Native Women's Association (ONWA)	Province-wide supports for Indigenous women and families, including intake, advocacy, programs, and referrals.	Indigenous women and families across Ontario seeking culturally grounded support.	1-800-667-0816; reception@onwa.ca ; onwa.ca
ONWA - Nihdawin	Housing search help, placement support, eviction/arrears assistance, budgeting and life-skills guidance, referrals and advocacy.	Indigenous women and families who are homeless or at risk of homelessness.	Nihdawin program page (start through ONWA centralized intake at 1-800-667-0816)
Talk4Healing	24/7 culturally grounded help, support and resources for Indigenous women, available in 14 languages.	Indigenous women needing emotional support, crisis support or help finding resources.	Call or text 1-855-554-4325; talk4healing.com
Keepers of the Circle	Urban Indigenous hub with culturally informed programs and services for Indigenous women, gender-diverse people and families.	People in or connected to Northern Ontario communities served through Temiskaming and area.	Toll-free 1-855-647-7874; info@keepersofthecircle.com ; Programs & services ; locations in Kirkland Lake, Matachewan First Nation and Temiskaming Shores.
Métis Nation of Ontario (MNO) - Housing & Infrastructure	Housing supports across the continuum, including financial literacy, housing stabilization, home buyer support and affordable housing work for Métis citizens.	Métis citizens in Ontario.	Housing contacts: hbc@metisnation.org ; 705-722-5022 ext. 302; MNO Housing branch

Tip: if you are not sure where to begin, start with OFIFC's Friendship Centre finder, ONWA's centralized intake, or 211 Ontario. Those three routes can save a lot of time.

5) Housing, homeownership, repair and stabilization supports

Credit is often most urgent when housing is on the line. The supports below go beyond checking your score and into the housing pathway itself: homeownership supports, repair help, stabilization, and Indigenous-led housing options.

Resource	What they can help with	Who it may fit	Contact / website
Ontario Aboriginal Housing Services (OAHS)	Affordable housing, rental housing, homelessness prevention, homeownership and renovation-related Indigenous housing programs.	Urban and rural First Nation, Inuit and Métis households in Ontario; many programs are off-reserve and income-based.	Toll-free 1-866-391-1061; info@oahssc.ca; OAHS programs
OAHS - OPHI Homeownership Program	Assists low- to moderate-income off-reserve Indigenous renter or first-time homebuyer households to purchase a modest home.	Eligible off-reserve Indigenous renter or first-time home buyer households in Ontario.	Titles/Program info via OAHS main line 1-866-391-1061; Email ophi@oahssc.ca; Program page
CMHC - Indigenous housing funding	Funding and financing for new construction, renovations, repair, shelters, and urban/rural/northern Indigenous housing initiatives.	Primarily communities, housing providers and organizations; some pathways connect individuals through local providers.	CMHC Indigenous funding hub
Indigenous Services Canada - Housing for Indigenous Peoples	Federal housing information, links and programs for First Nations, Inuit and Métis peoples.	People, communities and organizations looking for federal Indigenous housing pathways.	Housing for Indigenous peoples
MNO - Financial Literacy Program	One-to-one and workshop-based financial literacy support on budgeting, credit scores, debt management and homeownership planning.	Métis Nation of Ontario citizens.	hbc@metisnation.org; 705-722-5022 ext. 302; Program page
MNO - Home Buyers Contribution Program	Down payment support for eligible Métis first-time homebuyers through a shared-equity no-payment loan registered behind the first mortgage.	Eligible MNO citizens with confirmed complete citizenship files.	hbc@metisnation.org; 705-722-5022 ext. 302; Program page
MNO - Housing Stabilization & Homelessness Program	Eviction prevention and housing stabilization support for Métis citizens facing homelessness or housing insecurity.	Eligible low-income Métis citizens in Ontario experiencing housing instability.	Program page
Anduhyaun Inc. (Toronto)	Emergency shelter and second-stage transitional housing for women and children fleeing violence; culturally inclusive support.	Women, especially Indigenous women and children, needing safety and housing support in Toronto.	Office: 1296 Weston Road, Toronto, ON M6M 4R3; Shelter: 416-920-1492 ext. 221; Nekenaan Second Stage Housing: 416-243-7669 ext. 226; Contacts

Housing pathway worksheet

My housing goal right now is: _____

The biggest barrier in front of me is: _____

The first organization I will contact is: _____

The documents I likely need are: ID / proof of income / proof of citizenship or status / proof of housing need / credit file /

other: _____

6) Legal, advocacy and financial literacy supports

Sometimes the issue is not just bad credit. Sometimes the issue is wrong reporting, debt pressure, housing rights, social-assistance impacts, or the need for trusted education before making big decisions. These organizations can help you slow down, understand your options, and move more strategically.

Resource	What they can help with	Who it may fit	Contact / website
Aboriginal Legal Services (ALS)	Indigenous-controlled legal and justice services; legal clinic includes housing, OW/ODSP, human rights and other matters.	Indigenous people in Ontario seeking culturally grounded legal help or referrals.	211 Yonge Street, Suite 500, Toronto, ON M5B 1M4; 416-408-3967 / 1-844-633-2886; Legal clinic ; Contact
Legal Aid Ontario	Legal aid, legal clinic finder, and Indigenous services information for eligible low-income Ontarians.	People needing legal help with housing, family, criminal, social assistance or other covered issues.	1-800-668-8258 (GTA 416-979-1446); Find a legal clinic ; Indigenous services FAQ
AFOA Canada - Financial Wellness	Indigenous financial wellness learning including youth modules, webinars and training resources.	Indigenous learners, families, educators and communities.	130 Albert Street, Suite 1800, Ottawa, ON K1P 5G4; info@afoa.ca / financialwellness@afoa.ca; Financial Wellness
Prosper Canada - First Nations Financial Wellness	Financial empowerment resources, coaching, tax filing/benefits access and tools focused on First Nations financial well-being.	Communities, organizations and people looking for strengths-based financial wellness resources.	First Nations financial wellness
ABC Life Literacy - Money Matters / Money Matters for Indigenous Peoples	Free financial literacy workbooks, workshops and online learning; Indigenous-adapted banking basics materials are available.	Beginners who want plain-language learning about banking, money and credit.	Money Matters ; Banking Basics ; Indigenous Peoples series
NACCA - Indigenous Financial Institutions (IFIs)	Directory to Indigenous-controlled financial institutions that provide financing, lending support and business advisory services.	People and businesses seeking Indigenous-led financing pathways, especially entrepreneurship and community economic development.	Ottawa office info@nacca.ca; 1-844-827-0327; Find an Indigenous Financial Institution

7) National banks and Indigenous banking supports

You specifically asked for the banks - and yes, this matters. Some national banks now offer Indigenous-focused banking pathways, specialist teams, housing-loan options, financial wellness education, special offers, or Indigenous client programs. These may be helpful when you are building credit, preparing for a mortgage, setting up accounts, or looking for a banking relationship that understands Indigenous realities more directly.

Resource	What they can help with	Who it may fit	Contact / website
TD Indigenous Banking	Indigenous banking support, branch/ATM access, telephone banking in Cree and Inuktitut, and First Nations Home Loan information through branches.	Individuals, businesses, organizations and governments looking for Indigenous banking options.	Book/phone banking: 1-866-222-3456; General appointment/contact: 1-800-293-4941; TD Indigenous Banking
RBC Origins / Indigenous Banking	Personal banking, loans, mortgages, financial wellness course for Indigenous Peoples, and specialist contacts.	Individuals, businesses, non-profits and governments seeking tailored Indigenous banking supports.	General banking: 1-800-769-2511; Financial Wellness for Indigenous Peoples ; Find an Indigenous Banking Specialist
BMO Indigenous Banking	Special offers on banking, credit cards, mortgages, loans and investments; on-reserve housing loan program; financial literacy through BMO SmartProgress.	First Nations, Inuit and Métis customers.	Virtual Indigenous Branch: 1-877-411-4891; BMO Indigenous Banking ; BMO SmartProgress
CIBC Indigenous Banking	Personal and commercial Indigenous banking; housing loan options on First Nation lands; Indigenous Housing Loan Program email contact.	First Nations, Inuit and Métis clients, including people building or renovating on First Nation lands.	Housing loan email: mailbox.indigenou@shousingloans@cibc.com; CIBC Indigenous Banking
Scotiabank Services for Indigenous Peoples	Customized banking solutions for individuals, band offices and businesses, including financial literacy training and credit-building education.	Individuals, communities and Indigenous businesses.	Scotiabank Indigenous services
First Nations Bank of Canada (FNBC)	Indigenous-led national bank offering personal banking, loans, lines of credit, mortgages and home financing on- and off-reserve.	People who want to bank with an Indigenous-led national institution.	1-888-454-3622; FNBC.Service@fnbc.ca; FNBC

When you speak to a bank, ask clear questions:

- Do you have an Indigenous banking specialist or team?
- What do I need to qualify for a secured or unsecured credit product?
- What housing loan options exist on- or off-reserve?
- Are there no-fee or reduced-fee account options for Indigenous customers?
- What financial education tools do you offer that are free?

8) A simple action plan for the next 30 days

Week 1 - Pull your file

Check Equifax and TransUnion. Save copies. Write down the top three issues you see.

Week 2 - Choose the right support

If the issue is housing, contact OAHS, MNO, ONWA, a Friendship Centre, or a local housing worker. If the issue is legal or debt-related, contact ALS, Legal Aid, or Ontario consumer resources.

Week 3 - Start a rebuilding habit

Pick one practical habit: pay one account on time, reduce card utilization, set a reminder, or open a conversation with a bank or support worker.

Week 4 - Review and reset

Notice what changed, what still feels heavy, and what help you need next. Building trust with money can be a healing practice, not just a numbers exercise.

My next 3 calls or emails

1. _____

2. _____

3. _____

Questions to bring to a workshop, bank or support worker

- What is hurting my credit score the most right now?
- Are there mistakes on my file that I should dispute?
- What support fits me better right now: housing stabilization, homeownership preparation, debt support, or financial literacy?
- Which programs are actually open to me based on where I live and my identity/citizenship?