

## « FINANCIAL ASSISTANCE AVAILABLE FOR PEOPLE ON LOW-INCOME. »

### PRÊTS D'ENTRAIDE SUD-OUEST

PES0

(COMMUNITY LOAN PROGRAM OF THE SOUTHWEST)

The Prêts d'entraide du Sud-Ouest (PESO) (Community Loan Program of the Southwest) is a program of the ACEF du Sud-Ouest de Montréal in collaboration with the Caisses Desjardins du Sud-Ouest de Montréal. It exists to help people with low income, who have financial difficulties and who are facing an unexpected and imminent expense related to a critical need.

# How does it work?

The participant must contact us to obtain a free and confidential budget consultation that will allow them to assess their financial situation, help them plan their budget and thereby identify the solutions that are best suited to their needs.

If the use of a PESO (Community Loan Program of the Southwest) is one of the solutions, a loan with repayment terms tailored to his or her repayment capacity may be recommended for the participant.

#### Who are we?

We are a community-based, non-profit organization that works to defend the rights of citizens in the consumer sector. We offer citizens tools to enable them to: find a solution to their debt situation, better assess their consumption choices, acquire better habits in terms of budget planning, reflect on the consumer society and to look at it from a new angle to engage in the defense of their individual and collective rights.

### Refer participants to us!

\*The amount of the loan will be judged on the person's financial situation, need and urgency. A maximum of \$750 can be loaned for up to 18 months. Other eligibility criteria apply.

Contact us for more information.