

# **Joel Picard**

**Licensed Insolvency Trustee (LIT) at Fontaine & Associates**

Timmins, ON, CA

Joel is an experienced, dedicated bilingual professional who thrives on helping people and families overcome their debt issues.

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## **Biography**

Joel has extensive knowledge of consumer proposals, bankruptcy and restructuring. He truly enjoys helping people solve their debt problems to put them back on course in achieving their financial goals. Joel previously managed a family business in the tourism industry -- and, for that reason, truly understands the struggles small and medium sized businesses face. A little known fact about Joel is that is a former Canadian Junior Track and Field Gold Medalist in the 10,000-metre event.

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## **Industry Expertise**

Financial Services, Business Services

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## **Areas of Expertise**

Debt Elimination, Credit Cards, Student Loans, Consumer Proposals, Insolvency, Budget Modelling, Corporate Restructuring, Bankruptcy

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## **Affiliations**

Canadian Association of Insolvency and Restructuring Professionals

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## **Education**

**Laurentian University**

BBA Bachelor of Business Administration

**Canadian Association of Insolvency and Restructuring Professionals**

CIRP Insolvency

**Canadian Association of Insolvency and Restructuring Professionals**

Qualified Insolvency Counsellor Insolvency

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