



VERITAS FACT-FINDING SERIES – WEDNESDAY, MAY 13th, 2020–11:00AM EST



SCOTT TERRIO

Manager, Consumer Insolvency - Hoyes, Michalos & Associates, Inc.

In his decade in the insolvency industry, Scott has met with and filed well over 5,000 clients, primarily consumers. He brings his previous background in sales, marketing and business development to making clients feel as comfortable as possible in guidance through various options and tactics, and in trusting advice and solutions under difficult circumstances.

Scott is a regular author at Macleans and Canadian Business magazines and a listed columnist for Moneysense, focusing on consumer debt issues. He is a frequent media commentator, appearing regularly on BNN Bloomberg TV, CBC and various radio broadcasts. He has contributed to such publications as The Globe and Mail, The Toronto Star, The National Post and The Walrus, among others. He has been a guest on several popular personal finance podcasts & You Tube, and is a regular on the Hoyes Michalos Debt Free in 30 podcast.

He is a frequent guest speaker for a number of groups, associations, businesses and conferences.

Designations

- BA, University of Waterloo, 1993
- QIC (BIA Qualified Insolvency Counsellor), 2010
- Commissioner for Taking Affidavits, 2012-Present
- Certified BIA Estate Administrator, 2013
- CPCA, 2016

Professional Experience

- Ontario Ministry of Ag, Food & Rural Affairs, 1993-1996
- John Deere Canada, 1996-2010
- Cooper & Co. Ltd. Licensed Insolvency Trustee, 2010-2018
- Hoyes, Michalos & Associates, 2018-Present