



# INFORMATION SHEET

## What can a Financial Counsellor do?

If you are worried or stressed about money, it can be hard to know where to start.

You may also be worried about legal or debt recovery actions because you have fallen behind on your rent or mortgage repayments, phone or internet bills, car loans or credit cards.

**If you are experiencing financial abuse or financial hardship and have concerns about your situation, we encourage you to contact a financial counsellor.**

Financial Counselling is a free service that can help you manage debt and regain control of your finances.

### Identifying signs of financial abuse

Financial abuse is when someone else:

- Has taken out loans in your name
- Agreed to pay something but hasn't
- Monitored your accounts or prevented you accessing your own money
- Spent your shared money inappropriately (e.g. gambling, drugs)
- Has spent your shared money without your knowledge
- Has withheld money for basic necessities
- Not paid child support, or has done things to interfere with your Centrelink payments

### What kinds of things can a financial counsellor help you with?

#### Managing your debt

A financial counsellor can help you with managing:

- Overdue loans (personal or car loans)
- Utility debt (electricity, gas, water, phone, internet)
- Mortgage or rent stress
- Tax or Centrelink debt
- Credit card or buy now pay later debts



#### Making a spending plan

- Giving you information about tools to manage your finances
- Helping you make a realistic budget for your household
- Helping you make a plan to manage your bills.



#### Helping you to deal with your debt

- Speaking to banks and debt collectors for you.
- This might be things like: rent arrears, mortgages, credit cards, personal loans, buy now pay later debt, pay day lenders, vehicle loans, rent to buy contracts, council rates, electricity, water, gas and phone companies.



#### Finding ways to get out of debt

- Referring you to other services where appropriate
- Assess your eligibility for financial hardship programs
- Applying to programs and schemes available to you if you are experiencing family and domestic violence.



## Helpful Contacts

**National Debt Helpline** – Free confidential help and advice Monday to Friday 9:30am to 4:30pm. Or live chat, 9:00am to 8:00pm. [www.ndh.org.au/](http://www.ndh.org.au/) 1800 007 007

**Moneysmart** – Online resources to assist you with budgeting, debt and money planning. [www.Moneysmart.gov.au](http://www.Moneysmart.gov.au)

**Mob Strong Debt Help** – Free nationwide legal advice and financial counselling service for Aboriginal and Torres Strait Islander people Monday to Friday, 9:30am to 4:30pm. [www.financialrights.org.au/getting-help/mob-strong-debt-help/](http://www.financialrights.org.au/getting-help/mob-strong-debt-help/) 1800 808 488

**Centrelink Payment Finder** – Find out if you're eligible for a payment. [www.servicesaustralia.gov.au/online-estimators?context=64107](http://www.servicesaustralia.gov.au/online-estimators?context=64107)

**WA No Interest Loan Scheme** – No interest loans for low-income earners. [www.wanils.com.au/](http://www.wanils.com.au/) 08 9263 2199

**Consumer Credit Legal Service (WA) Inc.** – Provides legal advice and representation to consumers in WA in the areas of credit, banking and finance. [www.cclswa.org.au/](http://www.cclswa.org.au/) 08 9221 7066

**Department of Local Government, Industry Regulation and Safety (LGIRS)** – Information about consumer protection, housing, accommodation, consumer rights, businesses and others. [www.consumerprotection.wa.gov.au/](http://www.consumerprotection.wa.gov.au/) 1300 30 40 54

**Financial Abuse Legal Service (FALS)** – Free legal advice and support for women experiencing financial abuse to address complex legal and financial matters. [www.cclswa.org.au/our-services/financial-abuse-legal-service/](http://www.cclswa.org.au/our-services/financial-abuse-legal-service/) (08) 9221 7066

**Yourtoolkit** – Online safety planning resources for victims of domestic abuse. [www.yourtoolkit.com/](http://www.yourtoolkit.com/)

**Energy Saving Tips** – Advice on using less energy in your home to reduce your bills. [www.synergy.net.au/Your-home/Energy-tips](http://www.synergy.net.au/Your-home/Energy-tips)

**Small business debt helpline** – Free, independent and confidential advice from small business financial counsellors. 9am to 5.30pm Monday to Friday AEST. [www.sbdh.org.au/](http://www.sbdh.org.au/) 1800 413 828

**Fines Enforcement Registry** – Information and resources to pay fines. [www.wa.gov.au/service/justice/criminal-law/pay-your-fines](http://www.wa.gov.au/service/justice/criminal-law/pay-your-fines) 1300 650 235

**Work and Development Program** – Information and resources on how to complete approved activities to pay off fines. [www.wa.gov.au/organisation/department-of-justice/work-and-development-permit-scheme](http://www.wa.gov.au/organisation/department-of-justice/work-and-development-permit-scheme)

**Financial Counsellor's Association of WA (FCAWA)** – Online resources about Financial Counsellors, including where to find one near you. [www.fcawa.org/](http://www.fcawa.org/)