

# INFORMATION SHEET



**Women's  
Legal Service WA**  
Justice for women

## What should you bring to your financial counselling appointment?

### What to do on the day of your appointment:

- The more information you can share with your Financial Counsellor, the better they will understand your situation.
- Write down any questions you have and bring them to the appointment.



- Think about your expenses (living and fun) before you come in.
- Note down how much it costs using our budget guide, or any other one.
- Bring any documents that you think may be important.
- Don't worry if you don't have all the documents, the Financial Counsellor can request them for you.

### Things to bring along include:

#### Letters, bills, statements, receipts that relate to your debt, money or your financial issue

- Bills or statements from the service provider (e.g. landlord, water, electricity or gas).
- Any letters, e-mails or text messages that request money, or give you deadlines to pay.
- Legal documents that relate to money (e.g. Judgements, Bankruptcy).

#### Proof of your income

- Income details (e.g. your payslip or Centrelink income statement).
- Bank statements for where the income is paid.

#### Details of your expenses

- List of expenses using a budget guide.
- Bills (e.g. Rates, water, power, phone, internet).
- Details of regular expenses (e.g. how much your rent or mortgage payments are, any other loan repayments or credit card debt).



#### Your financial counsellor may also ask for other documents after the appointment

Your Financial Counsellor will let you know if you need other documents like:



- Medical evidence
- Immigration documents
- Evidence of enrolment in study or employment
- Receipts for any payments that you have made
- Child support agreement.

#### If you have experienced financial abuse

Bring any evidence that the other person has:

- spent, or is spending your joint money inappropriately
- has prevented or is currently preventing access to your money
- monitored or is monitoring your bank accounts
- agreed to pay something
- taken out loans.

## 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/)