

FINANCIAL DIFFICULTY?

A FINANCIAL COUSELLOR CAN HELP

Financial counsellors are qualified professionals who provide information, non-judgemental support and advocacy for people experiencing financial difficulty. Financial counselling services are free, independent and confidential.

Financial counsellors have specific knowledge about credit and debt collection laws, bankruptcy, government concessions, and industry hardship practices. Financial counsellors are experienced in working with people experiencing a range of personal & health and wellbeing issues and changes in income circumstances.

Financial counsellors:

Work with you to **identify financial options** and their advantages and disadvantages

Support applications for financial assistance

Advocate and negotiate on your behalf with creditors, insurance companies, and other relevant services, and assist to access dispute resolution processes including with industry ombudsman

Provide information on your rights and entitlements under the National Credit Code (including hardship provisions) and other relevant Codes of Practice (General insurance, Brokers...) and will support clients to challenge exploitative or unfair financial practices

Support referrals for community legal advice or other specialist support services as required

Provide skilled **counselling support**, with expertise in financial abuse prevention, problem gambling issues, disaster recovery... and utilise trauma informed practice.

Disaster Recovery support:

Increasingly financial counsellors are seeing clients who have been impacted by a significant natural disaster. This can include supporting them to access financial grants including entitlements to temporary accommodation, and negotiating with their creditors such as mortgagees. Frequently it is to support people to access insurance entitlements or negotiate with their insurers over disputes.

Recovering from a natural disaster, for many, can be a long and draining experience. Financial counsellors share that journey as needed, to help resolve arising financial problems.

Southern Peninsula Community Support has a Financial Counsellor with expertise in disaster recovery based at Rosebud on Mondays.

Call **03 5986 1285** to make an appointment or Email admin@spsic.org

Or call in at **878 Point Nepean Road ROSEBUD.**

Additionally, the National Debt Helpline **1800 007 007** can refer to a local financial counsellor near you.