



FINANCIAL COUNSELLORS

Disclaimer: Consumer Credit Legal Service (WA) Inc. produced this information as a general guide only. The information is not legal advice. You may ring us on (08) 9221 7066 for more help.

CASE STUDY

Sharon had two credit cards which she used to pay for everyday expenses. She always made the monthly repayments on time until she lost her job and couldn't afford to make repayments anymore. She has a new job now but is still struggling to keep up with her repayments. Sharon sought help from CCLSWA. We advised her to contact a financial counsellor who could help her find the best way of making her repayments on time and within her budget.

Whom do they assist?

Financial counsellors provide information, options and support to members of the community who experience financial difficulty.

How can they help?

Financial counsellors assist in many ways, including the following:

- Advocacy – if you need help communicating with your creditors
- Bankruptcy – if you need information on bankruptcy
- Budgeting – if you need help to develop a short or long-term budgeting plan or money management skills
- Demand, Default notice or court action – if you receive a letter of demand or court documents regarding your debt
- Hardship – if you struggle to pay your creditors due to a temporary reason

- Multiple debts – if you have multiple debts and need help to understand your options
- Negotiations – if you have trouble paying your debts or need help negotiating with your creditors
- Ombudsman - if you need help to complain to the Australian Financial Complaints Authority
- Referral – if you need to access other appropriate services e.g. for tenancy issues
- Statement of financial position – if you need help to complete such a statement

How can you contact them?

The Financial Counsellors' Association of Western Australia offers a free financial counselling helpline to provide information about possible ways of dealing with debt problems.

National Debt Helpline: 1800 007 007

Alternatively, you can find a financial counsellor near you by visiting their website.

Website: <http://www.ndh.org.au/>

A financial counsellor within your area may be able to meet with you for a face-to-face appointment. Generally, there is a waiting list of two weeks for an appointment.

For further information contact:

Consumer Credit Legal Service (WA) Inc.
 Website: www.cclswa.org.au
 Advice line number: (08) 9221 7066

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 Website: www.ndh.org.au
 Telephone number: 1800 007 007