



MONEYCARE FINANCIAL COUNSELLING

Does your client need to be referred?

Death in the family - Who is responsible for the debts? Do they need someone to talk to their creditors and place things on hold? Do they need to access superannuation? Do they know how to access funeral or life insurance? Do they know how to pay their bills?

Domestic Violence - Are the debts in joint names? Who is responsible, whose name are the assets in? Are they able to get hardship assistance? Are they eligible for Domestic Violence funding assistance?

Homeless - Do they have state debt due to fines? Are creditors chasing them? Do they know how to live on minimal income? Do they know how to connect with other service providers?

Unemployment - Can they manage their commitments or do they just need time to work things out? Do they need help with budgeting and money management?

Is there a case of **irresponsible lending**? Is the debt **statue barred** (time frame on collection of debt)?

Bankruptcy - Is this the right choice or is there another way? Explain the positives and negatives of this option and assist with information.

Tenancy issues? Mortgage stress? Repossessions? Sheriff? Legal - Statement Of Claim, Garnishee of wages? Is there other financial stresses?

Small business failure - Has this impacted on the client being able to manage their finances?

Gambling /Addictions or substance abuse – Is this the cause of their debts?

Do they need some to **advocate** for them with their creditors?

These are just some of the daily situations that a financial counsellor faces

Want to know more? Talk to your local financial counsellor who can organise an in-service information session for staff.

We also provide financial literacy classes for your clients.

FREE and CONFIDENTIAL service

Covering the North West Region: including Tamworth, Gunnedah, Narrabri, Moree, Inverell, Glen Innes, Tenterfield, Barraba, Quirindi, Wialda, Bingara, Wee Waa and surrounding towns on demand

Call to make an appointment to
Kim Abel covering: Armidale, Inverell, Tenterfield and Glenn Innes 0429 832 203
Sandy Avis covering: Gunnedah, Tamworth, Narrabri, Moree 0456 629 531
Leah Woods covering: Gunnedah and Narrabri 0466 772 013
Marika Wallis covering: Tamworth 0427 722 802
Other areas by appointment only