

# FINANCIAL COUNSELLING

## What is it and how can a financial counsellor help?

- A free, confidential, non-judgmental and independent service.
- Does not provide money or other direct financial assistance, or give legal advice.
- Provide information, advocacy and support to help clients overcome financial difficulty.
- Help people with immediate financial difficulties and how to minimise the risk of future problems.

## Below are some indicators that a client may benefit from financial counselling:

### Direct disclosure of financial problems, for example:

- Centrelink Health care card or pension card
- Worried about eviction
- Worried about repossession of home, car or other goods
- Worried about disconnection of gas, water, electricity
- Worried about unpaid fines
- Thinking about bankruptcy

### Life circumstances with significant financial impact, for example:

- Domestic and Family Violence
- Risk of, or currently experiencing homelessness
- High support needs and assisted by social support worker
- Recent experience of natural disaster

### Seeking Loans that indicate financial difficulty, for example:

- Borrowing for living expenses
- Debt Consolidation

## Whereas a Financial Capability Worker can assist with:

- Identifying spending leaks and remedies
- Ongoing budgeting support
- Goal setting and saving support

- Help in accessing government concessions, completing forms and accessing utility or telco hardship programs
- Information about financial rights
- Support accessing no interest loans

## Making a referral

Clients can be referred to a financial counsellor listed on the local services page, or encouraged to speak with a financial counsellor by calling the National Debt helpline (NDH) on 1800 007 007 or using the online chat function at [ndh.org.au](https://ndh.org.au). There can be wait times to see a financial counsellor, so check if a financial capability worker can help or visit the [NDH website](https://ndh.org.au) to see what can be done whilst waiting for an appointment. This website has guidance on dealing with debt problems and other common financial difficulties. As a worker you can help your client prepare for their appointment by letting them know what information and documents to bring.

## PREPARING FOR A FINANCIAL COUNSELLING APPOINTMENT

The following information can be given to clients, or workers can use it as a guide to assist their clients.

### WHAT DO FINANCIAL COUNSELLORS DO?

- Provide a free, confidential, non-judgmental and independent service
- Provide information, advocacy and support to help people overcome financial difficulty
- Help with immediate financial difficulties and how to minimise the risk of future problems
- Do not provide money or other direct financial assistance
- Do not provide legal advice

For more information, or to chat with a financial counsellor online, visit [ndh.org.au](https://ndh.org.au)

## WHAT TO BRING TO A FINANCIAL COUNSELLING APPOINTMENT:

- Centrelink health care card or pension card
- Form of ID (Drivers licence, Medicare card, copy of a bill)
- Copies of last bills (gas, electricity, water, rates, phone etc.)
- Credit card or personal loan statements
- Copy of last three months bank statements
- Letters requesting or demanding payments etc.
- Knowledge of income (per week or fortnight after-tax)
- Centrelink income statement or pay slip if available
- Child support payment arrangements



## FINANCIAL COUNSELLING SERVICES IN THE G21 REGION