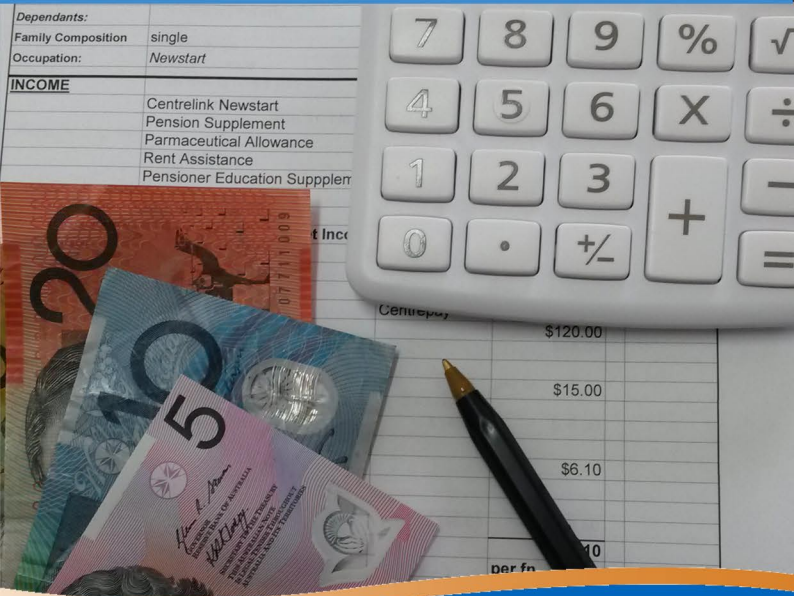


# Financial Counselling



Financial counselling provides information, support and advocacy to assist people in financial difficulty.

It is a free, independent, non-judgmental and confidential service.

Email [care@accare.org.au](mailto:care@accare.org.au)

[www.accare.org.au](http://www.accare.org.au)



## ac.care

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## Financial counsellors can:

- Provide and explain options to improve and organise your finances.
- Prepare a budget and explain how to maintain it.
- Provide information on government entitlements.
- Assist in addressing: final notices, fines, disconnection from a utility provider, unmanageable debt, joint debts and mortgage stress.
- Advocate and negotiate with creditors regarding payment plans and hardship applications.
- Act as your agent with creditors to prevent you from being harassed via phone or mail.
- Offer options and information regarding debt recovery procedures and bankruptcy.
- Refer you to appropriate services eg: NILS (No Interest Loans), community legal services, gambling or therapeutic counselling and family support services.

## Information to take to the first appointment

- Proof of income eg: Centrelink income statements, payslips
- All outstanding accounts/invoices
- Latest electricity, gas and telephone accounts
- Contracts and consumer lease agreements
- Other information relating to debts
- A list of your expenses

### For appointments, please phone

Mt Gambier | 08 8723 0540

Millicent | 08 8733 4720

Murray Bridge | 08 8532 6303

Berri | 08 8582 2344

Waikerie | 08 8541 2081

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ac.care financial counsellors  
are accredited members of

