

What is a

# Financial Counsellor?



Financial counsellors are trained and qualified to provide information, advice and advocacy for people who have debt, and are unable to meet their current financial commitments.

## How do they work?



Financial counsellors provide their services free of charge, you do not have to pay.



They do not receive any money or commissions from third parties.



Financial counsellors must hold an eligible membership under their state Financial Counselling Association.



They can advocate on your behalf if you have debt with banks, telecommunications companies, utilities providers and much more (i.e if you have debt with a credit card company and are having trouble paying it back, a financial counsellor can advocate on your behalf with the creditor to put an affordable payment plan in place).

## If I have debt and need help, how can I access a financial counselling service?

Info from <https://moneysmart.gov.au/managing-debt/financial-counselling>

**There are several ways in which you access a financial counsellor:**

- 1. You can contact the National Debt Helpline** on 1800 007 007, Monday to Friday, 9:30am to 4:30pm.
- 2. Visit the National Debt Helpline website** at [www.ndh.org.au](http://www.ndh.org.au)
- 3. Search for a financial counsellor in your local area** by visiting <https://moneysmart.gov.au/managing-debt/financial-counselling>
- 4. Mob Strong Debt Helpline - 1800 808 488**  
Mob Strong Debt Helpline is a free legal advice service about money matters for Aboriginal and Torres Strait Islander peoples from anywhere in Australia. The Helpline is open from 9.30am to 4.30pm, Monday to Friday.
- 5. Small Business Debt Helpline - 1800 413 828**  
If your business is struggling because of COVID-19 or natural disasters, call the Small Business Debt Helpline.
- 6. Rural Financial Counselling Service (RFCS) contact 1800 900 090.** Farmers and other rural businesses struggling due to drought or other hardship can talk to a rural financial counsellor. The government is funding financial counselling for small regional businesses affected by COVID-19.



What is a

# Financial Capability Worker?



Financial capability workers work with individuals who want to improve their money skills or are recovering from financial difficulty.

What do they do?

- Provide financial literacy information, education and support
- Provide money management skills and coaching to help individuals build financial resilience
- Support individuals with budgeting
- Help individuals access telco or utility hardship programs
- Provide individuals with information about financial rights
- Can make referrals to financial counsellors and other community services



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