

Financial Counselling



Financial Counsellors provide a free, confidential, and independent service

Financial Counsellors can:

- Suggest ways to improve your financial situation
- See if you are eligible for government assistance
- Negotiate repayment arrangements with your creditors
- Explain your options and their consequences, including debt recovery procedures, bankruptcy and other alternatives
- Help you apply for a hardship variation
- Help you organise your finances and do a budget
- Refer you to other services, e.g. a gambling helpline, family support, personal counselling, or community legal aid

They can also help with the following problems:

- Debts that you are struggling to pay
- Threatening letters or harassment by debt collectors
- Debt recovery through the courts
- House eviction, disconnection of gas, electricity, phone etc.
- Uninsured car accidents, taxation debts and unpaid fines



Financial Counselling Appointments

1. Solve initial urgent issues (Disconnection from electricity/gas, contacting creditors etc.)

- Check if client is receiving all eligible payments from Services Australia (apply for all payments like Parenting Payment, Jobseeker, Family TAX A/B etc)

2. Establish Income and Expenditure on a weekly/fortnightly basis, explain options and discuss/set up to-do list

- Applying for concessions with utility providers
- Set up Centrepay for better budgeting (all fortnightly payments/Bill Smoothing payments/Hardship payments)
- Help preparing a budget

3. Access to money

- Applying for HEEAS (Home Electricity Emergency Assisting Scheme)
- Assisting with Department of Housing Application or Application for Bond Loan and Rental Grant
- Discuss with client options to get hands on money like Centrelink Advance, hardship payout through Superannuation, NILS loans (no interest loans) up to \$5000
- Discuss bank accounts and apply for grants/assistance which is offered from the banks to help people experiencing DV
- Referral to Bright Star, RizeUp, Zephyr, CWA, The Smith Family etc.

4. Debts

- Explaining options regarding hardship, apply for moratorium if client has debts with creditors and utility providers
- Contact Electricity/Gas/Water/Rates /Phone/Internet provider and arrange hardship payments, negotiating waivers

- Contact Bank/Mortgage/Credit Card provider and arrange moratorium or hardship payments, negotiating waivers
- Contacting various Ombudsman organisations if IDR (Internal Dispute Resolution) failed
- Discussing and assisting with options like Debt Agreements and Bankruptcy and applying to the National Hardship Register
- Assisting with SPER debt – Cancellation of Enforcement and Work Development Order
- Assisting with Tax Debts – Application for Release
- Apply for Equifax credit report to check for fraud applications by perpetrator
- Contacting utility providers and getting electricity connected even with 'bad' credit rating

5. Compensation/Victims Compensation

- Application for Victims Assist Queensland
- Applying for 'Escaping Domestic Violence' grant

6. Exit Planning

- Complete an Income and Expenditure and develop a "future" budget to inform woman regarding her finances
- Explain Government payments and Child Support, Child support estimator and eligible Government payments like Parenting Payment, Family Tax, Child Care Subsidy, Rent Assistance, Carers Payment, Disability Payment, Youth Allowance or Carers Allowance, helping to fill out forms and organising supporting documents
- Helping with possible study options, in 'Skills for Queensland' to prepare for the exit and earning her own money