

# 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, for example, 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 utilities, 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 Statement with client and develop a "future" budget to educate her 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



## What can I take when I leave?

### Identification, documents, money

It is a good idea to take money and at least three forms of identification with you when you leave. You will need the original documents as photocopies are not usually acceptable.

Identification is important as you need identification to apply to Centrelink, to open new bank accounts or even to join a library.

#### If possible, take the following with you

Current Australian Passport, yours and your children's	Health care cards
Birth certificate extracts, yours and your children's	Citizenship papers
Bank books and cards, including those for joint accounts	Title deeds to any properties you and your partner own
Driver's licence (showing a current address)	Tax file number
Car registration papers (showing a current address)	Documents related to both business and personal finance (including a copy of any financial agreement, superannuation details, mortgage or bank loan documents, tax returns and assessments, and insurance policies)
Credit cards (showing name and signature of holder)	Your will
Marriage certificate	

**This factsheet includes general information only and is not a substitute for legal advice.**