

Supporting people in financial difficulty

A FINANCIAL COUNSELLOR CAN:-

- Help identify which debts are priorities
- Understand factors affecting your situation, such as health, employment, relationship or housing issues
- Help develop a moneyplan/budget so you can easily see where your money is being used
- Let you know what options are available to you and the advantages or disadvantages of each
- Advocate or negotiate on your behalf if necessary
- Inform you of your financial rights and responsibilities
- Make referrals to other appropriate services
- Provide emotional support

FROM GRAFTON TO THE GREAT LAKES:-

- | | |
|------------------|-------------------------------|
| • Grafton | OUTREACH TO: |
| • Coffs Harbour | • Bowraville |
| • Macksville | • Nambucca |
| • Kempsey | • Kempsey Correctional Centre |
| • Port Macquarie | • South West Rocks |
| • Taree | • Wauchope |
| • Tuncurry | • Wingham |

CALL

1 300 662 540

To make a **FREE** appointment today and find out how financial counselling can help you.

A NON PROFIT ORGANISATION.

Funded by:
The NSW Office of Fair Trading
 Australian Government
Department of Social Services

THE KEMPSEY NEIGHBOURHOOD CENTRE INC.



Mid North Coast
FINANCIAL COUNSELLING
Service



**FOR AN APPOINTMENT
1 300 662 540**

CAN'T PUT FOOD ON THE TABLE? MONEY WORRIES KEEPING YOU AWAKE AT NIGHT? ARE YOU CONSTANTLY JUGGLING YOUR FINANCES?

DO YOU HAVE:

- Overdue bills
- Default notices
- Utility debts
- Centrelink issues
- Unpaid fines
- Child support problems

ARE YOU BEING:

- Harassed over the phone
- Being constantly contacted by creditors
- Expected to make payments you can't afford

FREE

Financial Counsellors are non judgemental professionals, accredited with both Financial Counselling Australia (FCA) and Financial Counselling Association of NSW (FCAN) to guide you through a process to assist with your financial issues.

They are up to date on credit laws, the debt recovery process and other legislation that may affect you.

They are not qualified Accountants, Lawyers or Social workers.

WHO WE HELP:

- Individuals
- Couples
- Families
- Sole Traders
- Company Directors

Most Financial counsellors can also assist people experiencing problem gambling/or their families with their financial issues.



**IF THIS SOUNDS LIKE YOU,
A FREE FINANCIAL
COUNSELLOR MAY BE
ABLE TO HELP.**

**RING FOR A
FREE APPOINTMENT**

1 300 662 540

