



The Financial Counselling Program for Women was supported by the Victorian Government.

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# Free Financial Counselling for Women



## What is a Financial Counsellor?

Financial counselling is a free, independent and confidential service for people in financial hardship.

## Who is eligible?

This service is available to Women affected by Family Violence.

## What assistance is available from a financial counsellor?

Financial counsellors can assist people experiencing financial difficulty by identifying, presenting and clarifying options in regards to money problems and providing information and advice about:

- A free and confidential service
- Assessment of your financial situation
- Advice if you can't pay bills, fines or debts
- Assistance to work out payments with creditors
- Help with budgeting
- Information about bankruptcy
- Information about possible government assistance
- Specific assistance if affected by gambling
- Consumer information

## Preparing to speak to a financial counsellor

To allow a financial counsellor to establish a full picture of a client's finances, clients need to provide the following information:

- details of income;
- a list of all debts;
- copies of (or information about) all loan agreements;
- details of current and outstanding bills;
- copies of (or information about) any court documents received; and
- letters about bills and debts that seem urgent

## How do I make an Appointment?

To make an appointment with a Financial Counsellor please call 03 5331 5999 or drop in to 15 Dawson Street North, Ballarat. All appointments are confidential and free of charge.

