



## Financial Counselling

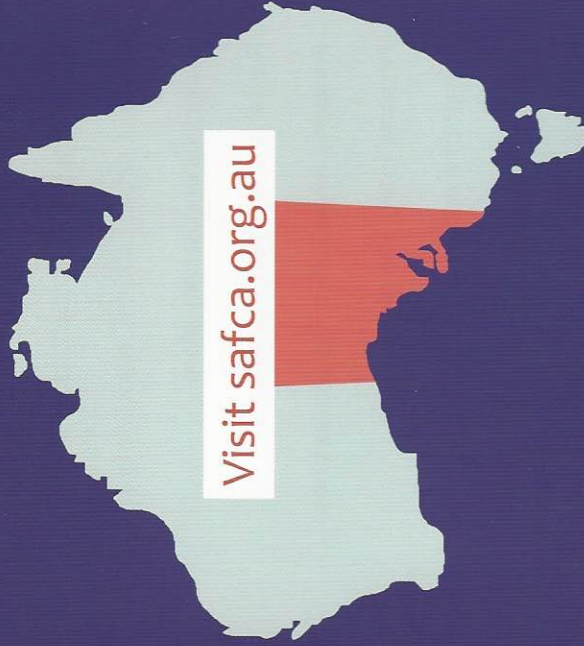
### HELPLINE

Talk to a financial counsellor  
from anywhere in Australia  
by ringing **1800 007 007**  
Mon to Thurs: 9.30am - 8pm  
Friday: 9.30am - 4.30pm

South Australian  
Financial Counsellors Association  
[www.safca.org.au](http://www.safca.org.au)

## Where can I find a financial counsellor?

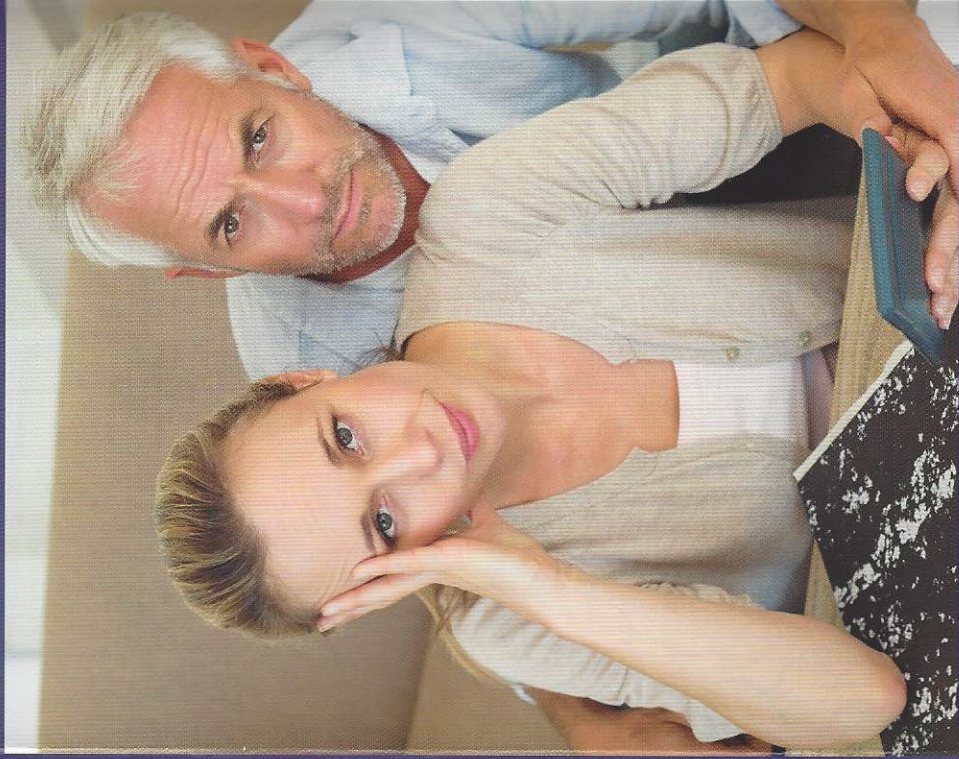
On the SAFCA website you can  
enter your postcode or suburb  
to find your nearest financial  
counsellor.



Visit [safca.org.au](http://safca.org.au)

Financial counsellors are trained in  
negotiation and counselling. They  
understand credit, bankruptcy and  
debt collection laws, concessions  
and industry hardship practices.

This brochure has been supported by a grant from  
the Department for Communities and Social Inclusion.



## Financial Counselling Services in SA

## Money trouble...

"There are debt collectors ringing me three times a day."

"I can't pay my utility bill."

"The bank says they are going to sell my home."



**A**nyone can find themselves in financial difficulty. It may be due to a long-term illness, a relationship breakdown, gambling problems, losing a job or simply not having enough money to make ends meet. If this happens to you, a financial counsellor can help.

## Ask a financial counsellor

**They offer information, counselling and advocacy on a range of issues:**

- Financial stress or hardship
- Electricity, gas, water and phone bills
- Multiple debt problems including legal action
- Budgeting and money plans
- Rental and mortgage problems
- Pensions, allowances and concessions
- Personal loans and credit cards
- Threat of eviction
- Threat of repossession
- Bankruptcy

Financial counsellors can talk to your creditors on your behalf and, where possible, try to negotiate lower payments.

A financial counsellor can help identify your options and give you the information you need.

## Free, independent and confidential

Financial counsellors are non-judgmental, qualified professionals who provide support, information and advocacy to people in financial difficulty.

Financial counselling services are available to everyone. Their services are free, independent and confidential.

Financial counsellors do not provide material or financial assistance.

