



## How a financial counsellor can help you



**Financial Counselling Australia**

**Easy English June 2016**

## What is this factsheet about?

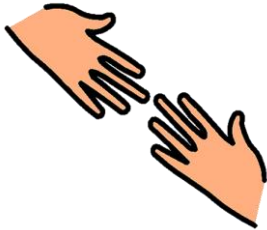


This factsheet is about

- what a **financial counsellor** is

and

- how a financial counsellor can help you.



The factsheet has some hard words. The first time we write a hard word, it is in **bold**. We will say what the hard word means.

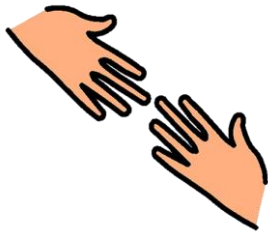
## What is a financial counsellor?



A financial counsellor

- knows a lot about money
- knows how to help you if you have problems with your money.

You do **not** have to pay to see a financial counsellor.



## How can a financial counsellor help you?

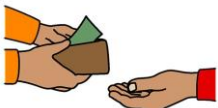
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### Make a money plan for you

A financial counsellor can make a **money plan** for you. This means they help you work out



- how much money you get now



- what money you **must** pay back now

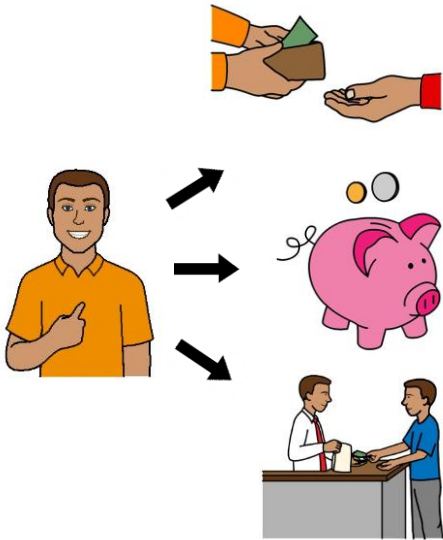


- how you can pay back other money you owe



- what to do if you have **no** money.

## Give you options



There might be more than 1 way to help you. We say that you have **options**.

A financial counsellor can explain what is good and **not** good about different options.

You can then choose the best option for you.

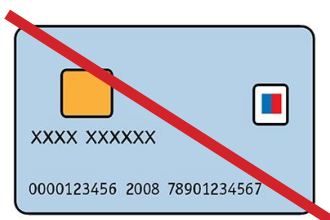
## Tell you what happens if you do not pay back money



People might contact you and say that they want their money **now**.

A financial counsellor can tell you

- what they can and can **not** ask you to do
- what happens if you do **not** pay back money. For example, a bank might **not** give you a new credit card.



## Help you ask for special money



A financial counsellor can help you ask for **grants** and **concessions**. This is special money to help you.

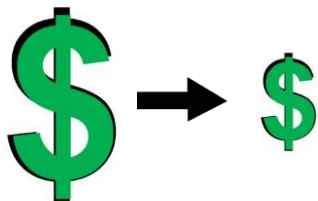


For example, you might get a cheaper electricity bill.

## Talk to other people for you



A financial counsellor can ask people to make it easier for you to pay back the money. For example, pay back the money in small amounts.



They can also tell you what you can do if you say that

- you owe **less** money than someone says
- you owe **no** money. For example, you say that you have paid your electricity bill.



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