

# What does a financial counsellor do?

A marriage breaks down, a job is lost, a child gets sick. **Do you pay the electricity bill or the rent?** A spouse gambles everything, the debt collectors call. The bank won't negotiate. **What do you do?**

The car needs fixing. You take a payday loan, but now you can't pay that either. Unopened bills pile up in the corner. You're overwhelmed, ashamed, stressed.

**Can you access super in an emergency?**

One spouse forces the other to put all of the bills in her name—there is physical and emotional abuse. She wants to leave but has no money.

**Who can help?**

An elderly person has been scammed. A young person buys a car at an unaffordable interest rate. A credit rating is shot. **What can be done?**

Lives are complex and money problems can affect just about anyone. Financial counsellors can help. Working in not-for-profit community organisations, they're experts in consumer and credit law, industry hardship processes and counselling. Financial counselling is free, confidential and independent. Services are funded by the Federal Government and State governments.

**Financial counsellors help stabilise people's lives, debt by debt. Stress is lifted. Lives get back on track.**

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