## **Our free and** confidential **Financial** Counselling service is for anyone experiencing financial difficulties.



### **About our services**

We provide services that support vulnerable children, young people and families with case management, advice and counselling.

## **About Uniting**

Uniting has stood with local communities in Victoria and Tasmania for more than 100 years, delivering services to people of all ages.

We celebrate our diversity and welcome all people regardless of ethnicity, faith, age, disability, culture, language, gender identity or sexual orientation. We acknowledge Aboriginal and Torres Strait Islanders as Australia's First Peoples and as the traditional owners and custodians of the land on which we work.

We welcome lesbian, gay, trans, gender diverse, and intersex (LGBTIQ) people at our services. We pledge to provide inclusive and non-discriminatory services.

### Learn more

vt.uniting.org

### Get in touch

188 McDonalds Road Epping Vic 3076 Phone: 1800 685 682 referrals@nefcp.org.au



Funding for the Financial Counselling is provided by the Victorian Government.

Uniting, in partnership with Anglicare Victoria and Banyule Community Health, continue to provide financial counselling to residents in the Banyule, Darebin, Nillumbik, Whittlesea and Yarra Local Government Areas.

#### Uniting (Victoria Tasmania) Limited

ABN 81 098 317 125 Level 6, 250 Victoria Parade, East Melbourne Vic 3002

# **Supporting you** in your financial journey.

Financial Counselling program













## What is Financial Counselling?

Financial Counselling is a free service where information, options and support is provided to people experiencing financial difficulties.

Financial Counsellors can:

- provide an independent assessment of your financial position
- inform you of your rights and responsibilities
- help you prioritise your bills and debts
- provide information on rules and laws about payment obligations
- advise what creditors can and can't do regarding assets and property
- assist you to negotiate with creditors and make payment plans
- assist with letters or legal documents
- suggest options to deal with your debts including information on benefits and entitlements.

## What should I expect?

We are here to assist you, so we will need to ask some questions to help us understand your situation.

You can always expect our conversations to be respectful, trusting and compassionate.

You can also expect that the information you receive will be from a qualified Financial Counsellor who adheres to industry standards.

### What we won't do?

Our Financial Counsellors won't:

- take over your finances
- judge you on how you manage your money
- offer investment advice
- prepare or lodge tax returns
- pay your bills
- provide emergency relief or material aid.

## What do I need to have ready?

When you talk with your Financial Counsellor it will help to have all your financial papers with you, such as:

- · outstanding bills
- · demand letters
- court orders
- pay slips/Centrelink income statements
- contracts
- rental agreement/mortgage statement
- bank statements
- credit card statements

### How do I start?

It's simple.

Call us on 1800 685 682 to book a phone or face to face appointment.

A Financial Counsellor will assess your needs. If we can't assist you over the phone, we will arrange a further phone or face to face appointment depending on your situation.