



The Salvation Army Moneycare Financial Counselling Service

- Don't want to answer your phone?
- Don't want to open your mail?
- Can't pay your debts?
- Being harassed by creditors or debt collectors?
- Legal action being threatened?
- Struggling to live on your income?
- My circumstances have changed, what do I do now?
- Need someone to speak to creditors for you?



In today's society financial problems can happen to anyone. Your financial problems may be caused by factors beyond your control.

The Salvation Army Moneycare Financial Counselling Service is a
FREE and **CONFIDENTIAL** service

Financial counselling may help relieve stress, provide options to help your situation and help plan for your future.



Moneycare Financial Counsellors

Call to make an appointment to

Kim Abel covering: Armidale, Inverell, Tenterfield and Glenn Innes 0429 832 203

Sandy Avis covering: Gunnedah, Tamworth, Narrabri, Moree 0456 629 531

Leah Woods covering: Gunnedah and Narrabri 0466 772 013

Marika Wallis covering: Tamworth 0427 722 802

Other areas by appointment only