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		Spring Hill	0428 440 837		•	





THE SALVATION ARMY **AUSTRALIA TERRITORY** 



## Do you have money problems?

We care. Maybe we can help you.

# Professional financial counselling when you need it most

### **WE CAN HELP**

Our service is tailored to your individual needs and we can help with a variety of issues, for example:

- Feeling overwhelmed with your credit card debt and other repayments
- Worried about how to make ends meet on your income
- Facing legal action regarding your debts and feeling harassed by creditors or debt collectors
- Worried about your car or house being repossessed
- Concerned about being evicted from your home

### WHY SEEK HELP?

Financial issues can quickly deteriorate and place undue stress and anxiety on individuals and families. Seeking help is courageous and can bring freedom to your financial life. Our financial counsellors can provide you with the opportunity to:

- Discuss your situation
- Address your immediate financial concerns
- Receive information and discuss options that may assist you
- Set goals and plan for the future
- Work towards a solution that will help you become financially more stable.

### WHAT IS IT LIKE TO COME TO MONEYCARE?

Financial Counselling is a non-judgemental and confidential service. Your financial situation will be assessed and your financial counsellor will provide you with information regarding your credit and debt issues. Developing a plan that improves your situation is a collaborative process between you and your counsellor.

Where appropriate, your financial counsellor will advocate on your behalf with your creditors. You may also be referred to other services for assistance.

Moneycare financial counselling services do not lend money or provide material aid.

### DISTANCE FINANCIAL COUNSELLING

If you're not located near a Moneycare office we'll try and help you by phone, mail, fax and/or email. Contact a Moneycare centre in your state to find out what options are available.

### **WORKSHOPS ON BASIC MONEY ISSUES**

Moneycare can provide community-based programs for groups, including indigenous groups, on basic money matters that help people manage their finances in a world that is fast-paced and ever-changing (subject to resources).

## **ACKNOWLEDGEMENTS**

We gratefully acknowledge the financial support of NSW Fair Trading Gosford and The Department of Social Services, Department of Communities, Child Safety and Disability Services.

