



Financial Counselling

It might begin with an overdue phone bill, then the electricity bill arrives and suddenly there are more expenses than there is money. UnitingCare Community understand this can be the start of financial hardship and how stress can begin. Even more so, we understand the impact on individuals, families and communities which is why we provide Financial Counselling to those feeling financial pressure.

Common things such as accident or illness, relationship breakdown, unemployment or redundancy, natural disasters or global downturns can trigger financial hardship. Just like financial hardship itself, our services know no boundaries and can help anyone facing financial stress, not just low-income earners.

We offer face-to-face or over the phone appointments with our financial counsellors to empower our clients to take action on their financial difficulties.

We help with:

- Assessing your situation
- Prioritising debts
- Looking at ways to increase your disposable income
- Informing you of your rights and responsibilities
- Identifying where you can seek legal advice
- Developing a plan and budget
- Advocating on your behalf to creditors
- Looking after your emotional wellbeing during times of financial hardship.

Financial First Aid (FFA) Service

What we do

We can help you deal confidently with creditors by providing you with information about your rights. We do this by:

- Working with you to set up an individual money management program.
- Empowering you with information to make your own decisions.
- Keeping your information in strict confidence.
- Not charging any fees.
- Operating without conflict of interest because we don't collect commissions or remunerations from any financial service or businesses.

Financial counsellors can assist you in more complex situations, we can refer you to a financial counsellor in your area for a free face-to-face consultation. With your authority, financial counsellors can help you make financial arrangements and may advocate on your behalf.



How we do it

UnitingCare Community's Financial First Aid Counsellors are available free to the public as a first point of call to address immediate financial concerns that place undue stress and anxiety on individuals and families.

Calling the Financial First Aid line may alleviate the need of a face to face consultation as our counsellors offer immediate advice over the phone. We provide a high level consistent service to resource the community with information about rights and responsibilities in relation to credit and debt issues and make referrals to the correct areas.

Our team of counsellors are committed to each caller, providing necessary information to empower you to make the appropriate choices in response to your unique situation.

Making an appointment

To make an appointment with a Financial Counsellors please call our Financial First Aid line first to make the initial contact and see if help can't be sought over the phone first. They will then advise if you require a face-to-face appointment. Please **call 1800 007 007** or email FFA@uccommunity.org.au



CONTACT US