

# Who can I talk to about legal advice to protect my money and finances?

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While it can be helpful to get the opinions of your family and friends on financial matters, you need to think carefully about getting expert independent legal advice.

Remember that as you age you may become more reliant on others for assistance. In relation to your finances it is important that you retain control by remaining fully informed about your financial situation and not letting someone else take over for you. It may not always be possible for you to physically pay your bills but you maintain control over your money by sighting the bills, making decisions about how and when payments will be made, and writing/signing cheques or arranging electronic transfers while you are able to.

In some situations it will be important that you get legal advice to understand and protect your finances and your financial rights or entitlements. For example if you are separating from your husband or partner you should seek separate legal advice about your particular circumstances. You might also need advice and expert support if your partner dies, you are considering changing your will, you are being pressured by family to go guarantor for their loans or to sign over personal funds, real estate or your pension, or real estate. Or if you need advice about mortgages, credit cards and personal loans, or and changes to your will or to the beneficiary of any superannuation policy you may have.

Never sign anything unless you are sure of what you are signing and what it means. Don't feel forced to change your will, or to sign a power of attorney. Never be afraid to ask questions and don't agree to sign legal documents without independent legal advice.

And sometimes money and debt problems can develop into legal problems. If you are on a low to moderate income, you can access free and confidential legal advice and referral in the ACT.

## **The Women's Legal Centre**

The Women's Legal Centre is a community legal centre for women in Canberra and the surrounding area. The Centre is run by women and aims to improve women's access to justice. The Centre advises on a wide range of legal problems such as domestic violence; divorce and separation; disputes over children; property settlement; child support; going to court; unfair dismissal; and other employment rights.

If you need more assistance or if your problem is outside the Centre's area of expertise, the Centre also offers referral to appropriate lawyers and other support services.

Website: <http://www.womenslegalact.org/Home.htm>

The Centre offers free, confidential telephone advice Monday to Friday 9.30am to 12.00 noon.

Phone:            From Canberra        **(02) 6257 4499**  
                      Outside Canberra      **1800 634 669**

There is no drop-in service at the Centre. Unless you have made an appointment there is unlikely to be a lawyer able to see you. In most cases initial advice can be given by telephone. If necessary an appointment to see a lawyer is then made. Reasons for appointments include wanting a support person with you, needing help to fill in a form and having questions about documents.

Appointments are available Monday to Friday between 9am and 5pm and every Tuesday evening between 5.30pm and 7pm. If you think you need an appointment, ring the advice service:

Phone:            (02) 6257 4499.

Women who do not speak English can contact the Centre through the Translating and Interpreting Service: **TIS 131 450**. The Centre can also arrange an appointment with an interpreter.

Women with hearing or speech difficulties who use a TTY or computer modem can contact the Centre through Australian Communication Exchange's National Relay Service: **13 25 44** and ask for **(02) 6257 4499**.

The Centre also offers an Aboriginal and Torres Strait Islander Women's Law and Justice Support Program. The Program has an Indigenous Liaison Officer (ILO) who can have a yarn with you and help you work out what to do to about your problem. Call the Women's Legal Centre and ask to speak with the ILO.

### **Consumer Law Centre**

The Consumer Law Centre is a non-profit community legal centre that provides free legal advice and assistance to low and moderate income consumers. They specialise in the areas of consumer credit (mortgages, credit cards and personal loans), debt recovery, banking, simple contracts, general fair trading and consumer protection, trading and consumer protection.

Website                            <http://www.carefcs.org/consumer-law-centre-act.html>

For more information, contact the CLC.

Phone:            6257 1788.