

Who can I talk to about money and my finances?

You might not know where to start and need to talk to someone about your money and finances. Managing your money can be a big challenge when there are changes in your life or you might be having trouble knowing how to access money and other support which you might be eligible for.

And while it can be helpful to get the opinions of your family and friends on financial matters, it is best to seek independent advice. Financial advice can help you make the most of your money, get any government assistance you're entitled to, feel more in control of your finances and your life, avoid expensive mistakes and protect your finances and assets.

In Canberra there are financial counselling services which can give you free, confidential and practical financial advice and information. These services have experience with helping women who need help at a particular stage of their life or when their situation has changed and they need support and advice. They can also offer support and practical assistance to help you with any debts, and with general financial planning and budgeting.

What is a financial counsellor?

Financial counsellors are qualified professionals who can help you deal with financial issues. Their services are free, independent, non-judgemental and confidential. They generally work in community organisations and provide information, support and advocacy.

A financial counsellor can help you get a clear picture of your financial situation and develop strategies to get you back in control of your money – whether it's creating effective personal budgets, helping you organise your financial information, suggesting ways to improve your financial situation, working out manageable repayment plans, negotiating with your creditors, seeing if you're eligible for government assistance, explaining debt recovery procedures, bankruptcy and other alternatives, or addressing a financial crisis caused by problems such as health, unemployment, or family break-up.

You can talk to a financial counsellor about the following kinds of financial issues:

- Help with budgeting and access to financial support
- Advice about financial matters like taxation, superannuation and Centrelink
- How to handle your debts
- How to negotiate with creditors
- Dealing with accounts or bills
- How to live on a lower income

Financial counselling services do not provide money, vouchers or emergency relief.

Care Inc. Financial Counselling Service

Care's services are free for people on low to moderate incomes. Care Financial Counselling Service can provide you with financial counselling information, casework and advocacy; work with you to develop a plan to improve your situation; if appropriate, negotiate with the people you owe money to; and refer you to other assistance if necessary.

Website: www.carefcs.org

Address: 1st Floor, Waldorf Apartments, 2 Akuna Street
Canberra City

Ph: 1800 007 007 or 02 6257 1788

Email: admin@carefcs.org

Opening hours: Monday - Friday 9am to 5pm

After hours support: A drop-In service is available on Wednesday night between 5.30pm and 7.30pm. Please arrive by 6pm to ensure you are seen. This service provides information and assistance with filling in forms but does not provide advocacy.

You can also leave a message on Care's after hours message bank on 1800 007 007 or 6257 1788 and a financial counsellor will call you back.

If you are distressed about your financial situation after office hours you can contact Lifeline on 13 11 14.

Salvation Army's Moneycare, Canberra

The Salvation Army's Moneycare service provides free and confidential financial counselling for people facing financial difficulties or wanting to avoid financial difficulties in the future. They are able to help with a range of issues including budgeting, credit, debt and repossession. Phone your local centre for an appointment.

Website: <https://salvos.org.au/need-help/financial-assistance/financial-counselling/>

Address: 4 Hawdon Place DICKSON ACT 2602

Phone: 02 6247 1340, 02 6247 3635

Please note that not all Moneycare services are full time and that due to demand for services there may be a waiting period before an appointment is available.