

Who can I talk to about my finances and managing my debts once I leave prison?

In Canberra there are several financial counselling services which can give you free, confidential and practical financial advice and information. These services have experience with helping women who have left prison.

What is a financial counsellor?

Financial counsellors are qualified professionals who can help you deal with the financial issues of leaving prison. Their services are free, independent, non-judgemental and confidential. They work in community organisations and provide information, support and advocacy. You can talk to a financial counsellor about the following kinds of financial issues:

- Advice about financial matters like taxation, Centrelink or the Child Support Agency
- How to handle your debts
- How to negotiate with creditors
- Dealing with overdue accounts or bills
- How to live on a lower income and manage your finances after you're released
- Help with budgeting and access to financial support
- How to find out your credit history

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

Care Inc. Financial Counselling Service

Care Inc. is a community organisation set up to ensure that people on low incomes are treated fairly and have support to overcome debt. All Care services are offered free of charge. Care Financial Counselling Service can provide you advice on your debts, financial counselling 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. Care offers a No Interest Loan Scheme (NILS) for people on low incomes to purchase essential household items such as fridges, washing machines, furniture or electrical appliances, and can also assist Housing ACT and community housing tenants who have rental arrears.

A Financial Counsellor from CARE can visit you before you leave prison to discuss your situation, if you **make a request through your case manager**.

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.