

Unable to pay back a loan?

Getting stressed about paying multiple debts?

Unable to pay your electricity or phone bill?

In dispute with your bank or financial provider?

Thinking of bankruptcy?

We may be able to help!



ILLAWARRA
LEGAL CENTRE

CONTACT US:



 **4276 1939**



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illawarralegalcentre.org.au

ILC's Financial Counselling service provides free advice to people who have money and debt problems.

ILC also provides free legal advice in most areas of general law. The Centre offers a Child Support service, Tenants service, Welfare Rights service and Community Legal Education.

Phone:
4276 1939

The law as at 1 June 2024.
This brochure is intended as a guide and should not be used as a substitute for legal advice.

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ILLAWARRA
LEGAL CENTRE

**FINANCIAL
COUNSELLING
SERVICE**

Need advice on money and debt problems?

Who are we?

Illawarra Legal Centre (ILC) is an independent, not-for-profit, community based legal centre. We provide Financial Counselling services across the Illawarra.

Our Financial Counselling service can help you to sort out your money and debt troubles by providing information, support, assistance and advocacy.

All of our services are provided by experienced Financial Counsellors who are accredited members of the Financial Counsellors' Association of NSW (FCAN).

Who can benefit?

Anyone who is worried about money and making ends meet can benefit from Financial Counselling.

Anyone can find themselves in financial difficulty for many reasons. A change of circumstances, such as a breakup or major financial loss can leave you in a position of not understanding your finances. You are not alone!

Every day, many Australians worry about the future or struggle with current bills and debts.

There's nothing to lose by picking up the phone and calling us.

What do we do?

Our Financial Counselling service is free and confidential. We can help you to manage your debts and take control of your finances.

ILC Financial Counsellors can assist you if you are experiencing any of the following problems:

- Having trouble keeping up with credit card repayments and loans
- Behind on your rent or mortgage
- Unable to pay your bills on time
- Receiving disconnection notices for phone or electricity
- Unable to pay fines or infringements
- Worried about your car being repossessed
- Car accident claims
- Taxation debt
- Being harassed by debt collectors
- Overcommitted with debt
- Facing debt recovery through the courts
- Contemplating or facing bankruptcy.

Our Financial Counsellors are here to help you make informed decisions to improve your financial situation.

If unpaid bills are mounting up and they seem insurmountable you need to take action. The important thing is to seek help quickly.

Financial Counsellors do not offer legal advice and are not financial planners. If you're facing legal action, get free legal advice as soon as possible. Ask your Financial Counsellor about making an appointment with one of ILC's solicitors.

How can we help?

We help by taking the time to understand and create an overview of your financial situation to find the best course of action to resolve your financial difficulties and strengthen your ability to manage your finances.

Our Financial Counsellors can help you by:

- Creating a budget
- Working out what you can afford to pay
- Helping you prioritise your debts
- Explaining your options
- Assisting to negotiate repayment arrangements with your creditors
- Lodging a dispute with an external dispute resolution organisation
- Knowing your rights and responsibilities
- Referring you to other services you may need.

Then it's up to you to make the decisions about how to manage your situation with the advice you've been given.

Your financial wellbeing is important to us.

Everyone is different and our service aims to find the best course of action for you.

With us, you have a partner to help you do the best you can in your situation.

The important thing is to seek help quickly.

Call us on 4276 1939!