

Are you worried because you can't
pay your debts?

Are your creditors putting you
under pressure?

Can our Service help you?

FINANCIAL COUNSELLORS provide
free, confidential assistance to people
who are having problems dealing with their
bills.

They can help you to look at the choices
you have to make when you are being
chased by the people you owe money too.

They help **YOU** to take **CONTROL** of
your finances!

Contact us for an appointment on:

Tel: (02) 6672 6237

Fax: (02) 6672 6280

Postal:

PO Box 722,

Murwillumbah, NSW 2484

Email:

murfin@netspace.net.au

If you need to speak to someone in an
emergency you can phone **Credit &
Debt Hotline** on: 1800 808 488



MURWILLUMBAH & TWEED FINANCIAL COUNSELLING SERVICE

A free confidential service for
people worried about their debts



Funded through NSW Fair Trading and The Department of Families,
Housing, Community Services and Indigenous Affairs (FaHCSIA)

What is a Financial Counsellor?

We work with people who are having money problems, in particular with debts. Our staff are Financial Counsellors who are accredited by FCAN (Financial Counsellors Association of NSW) and receive continuous training and supervision. We won't tell you what to do but we can assist you to make decisions. We can offer support when you decide what to do.

What do we do?

We act independently and without conflict of interest as we don't get any money from banks, credit unions etc. If you are having problems with debt we can help you look at the choices and actions available to you. We can also help you understand what will happen once you've made your decision.

What don't we do?

We don't give information on investments or tax returns. We don't recommend sources of credit or help you to get extra credit. We don't give out charitable assistance, emergency relief money or electricity (EAPA) vouchers.

What sort of things can we help with?

We can provide you with information on:

- your rights regarding debt and debt collection
- assessing your financial situation
- and your options
- bankruptcy
- credit laws and practices
- how to talk with people that claim
- you owe them money

We can talk to your creditors directly if you give us permission and written authorisation.

What does it cost?

Financial Counselling is a free service paid for by the Federal and State Governments. Our funds come from the NSW Credit Counselling Program administered by NSW Fair Trading and Commonwealth Financial Counselling Program administered by FaHCSIA.

How do I see you?

To see us you need to make an appointment. We are very busy. The contact details are on the back of this brochure. This is a free and confidential service. Attendance at interviews is purely voluntary. You should want to see a Financial Counsellor for yourself and not feel compelled to attend by other agencies. You can see a Financial Counsellor for as long and as often as the issues require. Demand is high and many people wish to use our service.

What do I need to bring?

Please remember that demand for our services is high so please bring all papers, contracts, details of your debts etc, with you. Our ability to assist is dependent on being supplied with relevant information.

Please phone us if you are **unable to attend an appointment.**

Confidentiality is very important to our service and we will not discuss your affairs with others without your permission.

Where are we and when?

Murwillumbah Community Centre Inc:

Nullum Street, Knox Park, Murwillumbah

- Monday 9.00am-4.30pm
- Wednesday 9.00am-4.30pm
- Friday 9.00am-4.30pm

The Family Centre:

15-17 Rivendell Drive Tweed Heads South

- Tuesday 9.00am-4.30pm

Centrelink Hub:

100 Blundell Blvd Tweed Heads South

- Thursday 9.00am-4.30pm