

## Free and confidential Financial Counselling

### Are you in financial difficulty?

Are you having difficulty paying your debts and bills?

Have you received an eviction or disconnection notice?

Are you falling behind in your rent or other repayments?

Do you know your rights?

### We can help you

Our Neighbourhood Justice Centre Financial Counsellors can provide you with information about your rights and obligations, provide options to help remedy your financial situation and advocate and negotiate on your behalf.

We can provide information and advice about:

- Centrelink debts and delays
- consumer credit contract disputes
- council and utility rates, arrears, and disconnection
- credit card and personal loan arrears
- creditor harassment
- fines and warrants
- mobile phone and internet contracts
- mortgage and car finance issues
- payday lending
- repossession of goods and property
- bankruptcy information

We can also:

- help you with forms or applications, such as Centrelink forms
- help you to avoid financial tricks and traps
- help to ensure you receive any concessions or entitlements you may be entitled to.

### How to contact a financial counsellor

To make an appointment telephone 9948 8777 or visit the information desk at the Centre, 241 Wellington St Collingwood Monday to Friday, 9am to 5pm.

Our Financial Counsellors are from the Carlton/Fitzroy Financial Counselling Service and are based at the Centre. They act on your behalf without any conflict of interest or any fees for service. Financial counsellors at the Neighbourhood Justice Centre are not licensed financial planners and do not provide investment advice.

### Do you need an interpreter?

Please let us know. Financial counsellors can use an interpreter over the telephone or we can arrange an onsite interpreter to join you.





If you would like to receive this information in an accessible format, such as large print or audio, please telephone the Strategic Communication Branch, Department of Justice on (03) 8684 0332, or the National Relay Telephone Service (TTY) 13 36 77 or email [accessibility@justice.vic.gov.au](mailto:accessibility@justice.vic.gov.au).



If you do not understand this information please call 9280 0755

A Victorian State Government initiative in partnership with community and local agencies.

