

## Important Information

Cultura Financial Counsellors are fully qualified and practice with knowledge of Consumer Law and relevant legislation to assist in addressing your financial hardship. Financial Counsellors can provide options, including advice on potential outcomes to enable you to make a decision about your financial situation.

It is important to recognise that Financial Counsellors are not Lawyers.



# Financial Counselling Program

## How do I start?

Call us on: **1800 512 341** for further information or to book a face-to-face appointment. Our intake worker will assess your needs.

## Cultura Financial Counselling

Phone: **1800 512 341**  
25-41 Arunga Avenue  
Norlane 3214

Cultura works in partnership with:

- The Sexual Assault and Family Violence Centre
- Colac Area Health

**cultura.org.au**

Multicultural Community Services Geelong trading as Cultura.



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## Financial counselling services are free and confidential to anyone experiencing financial difficulties.

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Financial Counselling is a free service where information and support is provided to people experiencing financial difficulties. Financial Counselling services are independently funded by State and Federal Governments.

### What can financial counsellors do for you?

- Provide you with knowledge to enable you to make decisions about your financial situation
- Provide an independent assessment of your financial situation
- Help you prioritise your bills and debts
- Provide information on laws about your payment obligations
- Advise your rights in relation to what creditors can and can't do in relation to your debts and assets including property
- Provide information about bankruptcy or alternative options
- Assist you in negotiating with creditors and make payment plans
- Suggest options to deal with your debts
- Provide referrals to other specialist services

### What can I expect?

When you call our service, an intake worker will assess your needs over the phone. We will need to ask some questions to help us understand your situation.

You can expect to be treated with respect and compassion; you will not be judged.

At your appointment you will receive information on options specific to your circumstances including advice on potential outcomes for those options from a qualified financial counsellor.

### What don't financial counsellors do?

Financial Counsellors won't:

- take over your finances
- judge you on how you manage your money
- offer investment advice
- do tax returns
- pay your bills
- do personal budgets
- consolidate debts
- provide emergency relief or material aid

### What should I bring to an appointment?

When you meet with a Financial Counsellor, it will assist us to provide an overview of your financial situation if you can bring:

- outstanding bills
- demand letters
- court orders
- payslips/Centrelink income statement
- contracts
- rent/mortgage details

