

Who Can Access a Financial Counsellor?

Any individual, couple or family in the Victorian Jewish community can access a financial counsellor at Jewish Care.

What Does it Cost?

Financial counselling is a **free service** provided as part of the suite offered in the Individual and Family Support Services division of Jewish Care.

When and Where is the Service Offered?

Financial counsellors are available to meet at Jewish Care's St Kilda Road office from 9am - 5pm, Monday to Friday. For those that require alternative arrangements, meetings can be arranged at any of our other Jewish Care facilities.

How Can the Service be Accessed?

To make an appointment or to obtain further information please contact Jewish Care's Front Door on 8517 5999 or email at info@jewishcare.org.au



If you'd like more information or wish to discuss your needs, please contact us:

Jewish Care (Victoria) Inc
619 St Kilda Road
Melbourne Victoria 3004

Telephone (03) 8517 5999
Email yoursay@jewishcare.org.au
www.jewishcare.org.au



FINANCIAL COUNSELLING



Our Values

חסד **chesed** kindness
משפחה **mishpacha** family
דרך ארץ **derech erez** respect
צדקה **tzedakah** charity

Financial Counselling for a Stress-Free Life

Financial Counselling is a non-judgemental, independent, confidential and free service provided to inform, support and advocate for people in financial difficulty.

One adverse event - illness, job loss, reduced working hours, business failure or relationship breakdown - can lead to what seem like insurmountable financial problems. Rising rents and mortgage costs worsen the issue as do the relentless increases in utility costs. The resulting stress impacts on things that money just can't buy - family, friendships and mental and physical wellbeing.

It shouldn't be surprising therefore that many households are affected by financial stress and spend more than they earn. People can think they are left with limited options and there are no solutions available to them.

But assistance is available through Jewish Care.



Who is a Financial Counsellor?

Financial counsellors are qualified professionals who are accredited members of the Victorian Financial Counselling Association who provide a free, independent and confidential service to the community. They work with individuals, families or groups to increase financial knowledge and improve financial circumstances.

At Jewish Care, our team of financial counsellors will guide you through your options and help you plan your way out of debt. We will provide individually-tailored solutions relevant to your particular situation and needs.

What Advice Can a Financial Counsellor Give You?

Our financial counsellors can help you with:

- Credit and debt related matters including what to do if you can't pay your rent, bills or fines
- Organising your finances and prepare a budget
- Maximising your income
- Your legal rights and responsibilities
- Advantages and disadvantages of bankruptcy
- Working out realistic payment plans for debt
- Accessing other support services including gambling, family support, personal counselling and legal aid.

We also offer general information and guidance on financial matters.

How Our Financial Counsellors Will Assist You

A financial counsellor will assist you by:

- Understanding your financial circumstances by first completing a financial assessment of your regular income and expenditure and assets and liabilities
- Providing you with information about your options and advice on the rights and responsibilities you may have
- Supporting you to negotiate with creditors, government agencies or business providers - or advocating on your behalf in certain circumstances
- Supporting you to take control of your money and develop a budget for the future
- Referring you to other services you may need such as legal services, interest free loans, crises food and accommodation services, health and/or social work services.

What to Bring to Your First Consultation

To help our financial counsellor understand your situation and needs, it is helpful to bring the following items to your first consultation:

- Details of your income or Centrelink statement
- Bank statements
- A list of all debts
- Information about all loan agreements you have
- Details about current or outstanding bills
- Any court documents you may have received
- Any other letters about bills or debts that are worrying you.