

Who runs the counselling?

Four partner organisations deliver financial counselling; Kildonan UnitingCare, Banyule Community Health, Berry Street and Anglicare.

What region does the counselling cover?

Our counsellors cover the north eastern region of Melbourne which includes the cities of Banyule, Darebin, Nillumbik, Whittlesea and Yarra.

We have offices in :

- Preston
- Eaglemont
- West Heidelberg
- Lalor
- Richmond
- Reservoir
- Collingwood
- Eltham
- Epping

There is also a specialised service based at the Aborigines Advancement League in Thornbury.

How do I start?

It's simple.

Call us on: 1800 685 682 to book a phone or face to face appointment.

An intake worker will assess your needs.

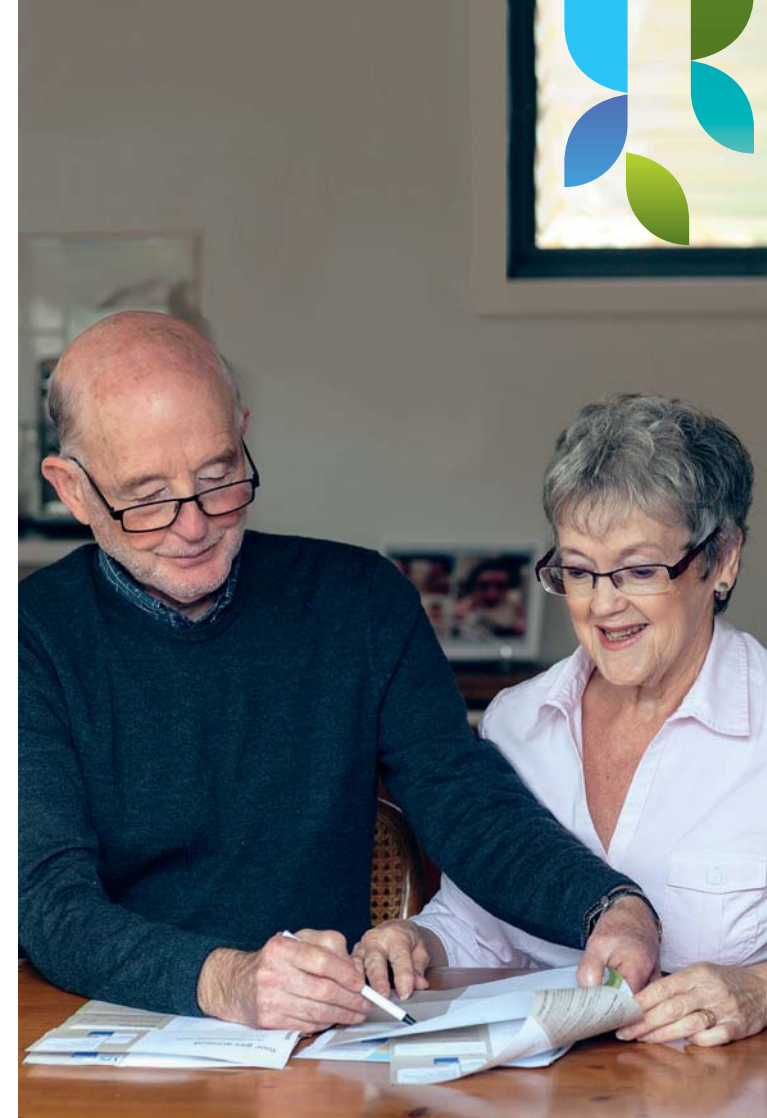
If we can't assist you immediately over the phone, we will arrange a further phone or face to face appointment depending on your situation.

Please have your financial information ready when you call to help us assist you faster.



Funding for financial counselling is provided by the Victorian Government.

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Financial Counselling Program

NORTH EASTERN
REGION OF
MELBOURNE



OUR FREE AND CONFIDENTIAL FINANCIAL COUNSELLING SERVICES ARE FOR ANYONE EXPERIENCING FINANCIAL DIFFICULTIES

What is financial counselling?

Financial counselling is a free service where information and support is provided to people experiencing financial difficulties.

Financial Counsellors can:

- provide an independent assessment of your financial position
- help you prioritise your bills and debts
- provide information on rules and laws about payment obligations
- advise what creditors can and can't do regarding assets and property
- assist you negotiate with creditors and make payment plans
- assist with letters or legal documents
- suggest options to deal with your debts including information on benefits and entitlements
- provide referrals to other specialised sources

What should I expect?

We are here to assist you, so we will need to ask some questions to help us understand your situation.

You can expect to receive respect, trust and compassion. You will not be judged.

You can also expect that the information you receive will be from a qualified financial counsellor who adheres to industry standards.

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
- provide emergency relief or material aid



What do I need to have ready?

When you talk with your Financial Counsellor it will help to have all of your financial papers at hand, such as:

- outstanding bills
- demand letters
- court orders
- pay slips/Centrelink income statements
- contracts
- rent/mortgage amounts
- bank statements
- credit card statements

