



Introduction: WeCare – what we can help you with when your child falls ill and there are changes to your financial situation:

When a child or young person is diagnosed with a serious illness like cancer it can have a big impact on a family's financial circumstances. Income is often reduced when a carer takes extended time away from work to support an ill child.

At the same time carers must juggle the care of other children, work demands, and the increased costs of phone calls, childcare, food, travel, and accommodation if they live beyond commuting distance from the hospital. Extended hospital stays put a lot of strain on families emotionally and financially.

Money can get tight which creates extra worry, but with a bit of knowledge and planning you can manage your situation so you can focus on your child's recovery. Speaking with a financial counsellor early in your child's illness can help you put plans in place to avoid financial distress later on.

What is financial counselling?

Financial Counsellors provide FREE – INDEPENDENT - CONFIDENTIAL advice on financial matters affecting individuals and families.

They will help you understand your options if you're juggling debts, if your income drops and you're struggling to stay on top of regular bills, or if you need help understanding your legal obligations around financial matters.

Financial counselling is about giving you the knowledge to make better informed choices and gain more control over your money.

What can WeCare help me with?

The experienced Financial Counsellor at WeCare can:

- Provide an independent assessment of your financial position
- Help you prioritise your bills and debts
- Provide information on laws about payment obligations
- Advise what creditors can and can't do regarding assets and property
- Assist you to 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 resources

What can't WeCare help me with?

Our financial counsellor at WeCare won't:

- Offer investment advice – see a registered financial advisor for this
- Complete tax returns – see a registered taxation accountant
- Pay your bills
- Provide emergency relief or material aid

What resources does WeCare provide?

WeCare provides expert and confidential advice over the telephone, by email, or text. Our counsellors are professionally trained, experienced and adhere to the Australian Financial Counselling standards.

If you feel you need a face to face consultation, our counsellor will refer you to a local financial counselling service. If you live in Victoria and are attending a Melbourne hospital, you can request a meeting with a WeCare financial counsellor face to face.

You might like to also visit the WeCare page on the Kildonan UnitingCare website at www.kildonan.org.au and download a financial information sheet for families of children with cancer.

You will also find a list of informative podcasts on a range of topics related to your situation. Simply click on the link to listen over the internet or click on the download link to load the podcast to your device and listen to it in your own time.

When should I contact WeCare?

The sooner you speak to a financial counsellor following your child's diagnosis the sooner you will be able to put plans in place to manage your medium and long term financial future.

Planning will help reduce stress during an already difficult time and can alleviate the pressure of meeting a number of financial obligations at time when your family is your priority.

How do I contact WeCare?

Contact WeCare toll free from anywhere in Australia by calling 1800 545 366. Or you can email WeCare at wecare@kildonan.org.au

A professional will speak to you about what you need and work out the next steps in order to assist you.

WeCare takes referrals from individuals and health care professionals. A referral form and brochure is available to download from the WeCare webpage at www.kildonan.org.au

Look for us under the Programs and Services tab.