



Do you need HELP with unmanageable Debt?

Why use the FMC Financial Counselling service?

People find themselves in financial difficulty for a whole range of reasons such as loss of income, health issues, separation or death or inability to manage figures or face conflict.

Regardless of how you found yourself in this situation, the most important thing is to find someone you can trust and who is qualified to inform you of your options and help you take the necessary action. The FMC Financial Counselling service involves a professional assisting someone who is having financial problems to resolve their financial issues. Qualified counsellors provide information, support and advocacy on your behalf.

The FMC Financial Counselling service is funded by the Commonwealth government to assist people in financial stress.

What is a FMC Financial Counsellor?

Many people struggle to manage their debt. Financial Counsellors provide personal support to people in financial hardship, provide information and assist people access their financial rights and entitlements, negotiate with credit providers, and refer to a range of complimentary support services in the community.

Financial Counselling can be over the phone or face-to-face appointments.

How does it work?

The Financial Counsellor will:

- conduct a confidential financial assessment of your income, household expenses, assets and debts
- examine your loan contracts and any legal notices
- discuss the options available including getting debts waived or reduced
- advocate on your behalf.

The Financial Counsellor can assist you to access hardship provisions of credit and service providers, and negotiate on your behalf to achieve affordable solutions to suit your situation.

Financial Counsellors can also assist you to:

- Complete Bankruptcy forms
- Apply for early release of Superannuation if eligible
- Offer a debt settlement to creditors or informal debt payment arrangements.

What does it cost?

The Financial Counselling and Capability program is a free, independent and confidential service funded by the Commonwealth Government.

What do I do next?

Financial Counsellors at FMC Mediation and Counselling Victoria can be accessed by contacting the FMC Consumer Support Service on 1800 639 523.

You will also find a range of useful tips and quick information on the FMC website at financialfirstaid.org.au

FMC also run an ongoing program of financial literacy seminars. Further details can be obtained by calling 1800 639 523.

What do I do now?

To make a booking or discuss your needs:



Talk to us on **1800 639 523** during office hours (freecall)



Skype available



Email your query to enquiry@mediation.com.au



Find out more on our website where you can also talk to us on Live Chat or leave a confidential request www.mediation.com.au www.financialfirstaid.org.au

After hours appointments are available.

Locations across Victoria

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