

What is a Financial Counsellor?

This factsheet is about financial counsellors and how they can help

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If you or someone you know has money problems a financial counsellor can help

- A financial counsellor is a qualified professional who can provide advice, referral and support to people with money problems.
- Financial counsellors are free to use.
- They keep your information safe.
- They are non-judgmental and won't tell you what to do with your money.
- They have specific knowledge about credit, debt, financial hardship and money problems.

They can help with

- Energy & water
- Phone & internet
- Money problems
- Debt
- Funeral products
- Car problems
- Housing
- Super & insurance

Financial counsellors can help you:

- Understand your money rights such as what the lender should be doing.
- Prioritise your debts.
- Come up with a budget.
- Negotiate and advocate on your behalf with lenders and debt collectors.
- Understand the different options to deal with debt.
- Make a complaint.
- By connecting you to other helpful services.

Financial counsellors can't help you with:

- Lending money – though financial counsellors can let you know about no interest loans.
- Tax returns – ask us about finding a free tax clinic to help you.

- Debt consolidation services – but call a financial counsellor before signing up to these.
- Financial product advice and recommendations.
- Advice on investments.
- Mob Strong doesn't provide money or vouchers but we can refer to other organisations.

Help

Call Mob Strong on 1800 808 488 for more information. We are a free First Nations driven legal advice and financial counselling service. We help Aboriginal and Torres Strait Islander peoples from anywhere in Australia. We are a free and independent service. We keep your information private.