



**Mob Strong
Debt Help**


Financial Rights
LEGAL CENTRE

 **Think** before you **click** 

WAGE ADVANCE

- It takes the joy out of your payday
- They don't have to check you can afford it!
- It turns part of the money you earn into a debt
- Easy to borrow, hard to break the debt cycle
- You end up earning less in the end after paying fees
- They will continue to tempt you to do this again and again with offers and emails
- Your personal information might be sold and you get more ads

**Money
Trouble?**

**Call Mob Strong
1800 808 488**

Money Trouble?

Call Mob Strong
1800 808 488



**Mob Strong
Debt Help**



ALTERNATIVES

- If you are in urgent need of a cash advance on your wages, ask your employer who may be able to fee free
- Ask your land council or community centre for emergency relief (food box, energy voucher, housing)
- If you need to buy essentials such as whitegoods or furniture – try for a NILS loan
- Can you get a Centrelink advance?
- If you can't pay your bills – ask your energy or telco provider for help
- See a free financial counsellor to help sort out your money troubles
- Can it wait? Will it be cheaper with your money later?

mobstrong@financialrights.org.au

financialrights.org.au/mob-strong-debt-help

**This is information only.
This is not legal or financial advice.**