

What is a Financial Counsellor?

This factsheet is about financial counsellors and how they can help

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 proucts



Car problems



Housing



Super & insurance



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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.

We acknowledge Aboriginal and Torres Strait Islander peoples as the traditional owners and celebrate their diversity, their ongoing cultures and connections to all lands and waters and pay our respects to elders past, present and future.

This fact sheet is for information only. You should get legal advice about your personal situation.

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