

## Financial Advice – FREE / Low-Cost Services

Updated December 20020

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| <p><b>Canterbury City Community Centre</b></p>                   | <p>Financial Counselling for people going through financial hardship and who might be worried about how to pay their bills and debts.</p> <p>The Financial Counsellor can help assess your current financial situation, assist to prepare a money plan, provide options to improve your situation (possibly including arrangements with creditors or advocacy), provide information about debt collection, bankruptcy and Centrelink entitlements, and provide you with information and referrals to local services.</p>  | <p><b>Ph:</b> 9750 9344</p> <p>130 Railway Parade, Lakemba, NSW</p> <p><b>Opening Hours:</b><br/>Mon – Fri: 09:30 – 16:00</p> <p>Appointments are made on Thursdays by phone.</p> |
| <p><b>Hope Street (Baptist Care)</b></p>                         | <p>Provides Inner City Financial Counselling and Support</p>  | <p><b>Ph:</b> 9358 2388</p> <p>174 Cathedral Street, Woolloomooloo, NSW 2011</p>  |
| <p><b>Cumberland Multicultural Community Services (CMCS)</b></p> | <p>Provides FREE, confidential, independent financial counselling services, which attempts to resolve your immediate financial problems and plan for the future</p> <p>Financial Counsellors aim to provide options and information to assist you to make the best decision, in relation to financial-related issues on:</p> <ul style="list-style-type: none"> <li>- What to do if you can't pay your credit cards, mortgage, loans, phone or utilities debts</li> <li>- Being harassed by banks or debt collectors</li> <li>- Budgeting</li> <li>- Legal action related to debt</li> <li>- Bankruptcy</li> <li>- Gambling</li> <li>- Referrals</li> <li>- Getting a FREE credit file</li> </ul> | <p><b>Ph:</b> 9637 7600<br/>Email: darren@cmcs.or.gau</p> <p>Block C242, Granville TAFE, 136 Willian Street, Granville, NSW 2142</p>  |

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| <p><b>National Debt Helpline</b></p>    | <p>A free service to help people tackle their debt problems with counsellors offering independent and confidential advice. Including:</p> <p>assessment of financial situation, including regular income and expenditure, assets and liabilities,</p> <p>providing advice on how to negotiate with your creditors, government agencies or other business providers</p> <p>negotiating directly with creditors in certain circumstances, providing advice about what options, rights and responsibilities, and</p> <p>referral to other services, such as legal services, crisis food and accommodation services, and health services.</p>  | <p><b>Ph:</b><br/>1800 007 007</p> <p><b>TTY:</b> 133 677</p> <p>Monday to Friday 9.00 – 16.30</p>  |
| <p><b>Salvation Army Money Care</b></p> | <p>Provides FREE and confidential Financial Counselling Services as well as other assistances, including: Financial Coaching, No Interest Loans, Money Talks and Self Help Tools</p> <p>Financial Counsellors analyse and assess your financial situation and give you information about credit and debt issues. By providing assistance in the following situations and difficulties:</p> <ul style="list-style-type: none"> <li>- Experiencing harassment from creditors or debt collectors</li> <li>- Facing legal action regarding your debts</li> <li>- Dealing with car or house repossession</li> <li>- Worried about being evicted from your home</li> <li>- Struggling with living on a low income</li> </ul> <p>Financial Capability Workers help budgeting and in planning the payment schedule for debts / fines / utilities bills</p> | <p><b>Ph:</b> 1300 371 288</p> <p><b>Website:</b><br/><a href="https://salvos.org.au/need-help/financial-assistance/financial-counselling">salvos.org.au/need-help/financial-assistance/financial-counselling</a></p> |

**Newtown Neighbourhood Centre**

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| <p><b>Wesley Mission<br/>Credit and Debt<br/>Line</b></p> | <p>Provides services including Financial Counselling, Money Management Tips, Financial Fact Sheets, Wesley Financial Literacy Education Program as well as professional advices from the Financial Counsellors</p> <p>With care and without bias or judgement, Financial Counsellors analyse and assess your financial situation and give you information and support about credit and debt issues; by:</p> <ul style="list-style-type: none"> <li>- Compiling a budget or plan to help you live within your means</li> <li>- Advocating or negotiating on your behave with creditors</li> <li>- Providing insolvency information and counselling on bankruptcy issues</li> </ul> | <p><b>Ph:</b> 1300 827 638</p> <p>Mon – Fri: 09.30 -16.30</p> <p><b>Website:</b><br/>www.wesleymission.org.au/find-a-service/mental-health-and-hospitals/counselling/financial-counselling</p> <p>220 Pitt Street, Sydney NSW 2000</p> |
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