

STRUGGLING FINANCIALLY?



RESOURCES TO SUPPORT YOU THAT ARE INDEPENDENT AND FREE TO USE

If you are experiencing financial hardship:

Financial Counselling

Please call the **National Debt Helpline – 1800 007 007** or visit www.ndh.org.au

They offer free, independent and confidential financial information and support provided by financial counsellors. They can also help you find other support services in your community.

You can also locate your nearest financial counsellor by visiting **Financial Counsellors' Association of WA** at www.financialcounsellors.org and typing in your postcode. There are updates and resources about COVID-19 on this website too.

Financial counsellors work for not-for-profit organisations and can help you to sort out your debts and work with your creditors.

Emergency and Food Relief

There are community organisations around the state that provide **emergency relief** to people **experiencing financial hardship**, in the form of food vouchers, assistance with bills, referrals to other services, and more.

WACONNECT is an online directory that can help you and your family find extra help in these challenging times, visit www.waconnect.org.au.

The **Emergency Relief and Food Access Service** provides support in identifying and applying for emergency relief, free-call on **1800 979 777**, 9am – 5pm Monday to Friday.



WARNING

Pay day lenders may offer attractive loans, but they charge very high interest rates and fees, and you could end up with a bad credit rating in the future. Be aware that debt management firms also offer help to consolidate your debts, but their commissions and fees are high. We don't recommend using either of these financial services.