



IF YOU'RE WORRIED ABOUT BILLS AND DEBTS, PLEASE RING US

As businesses shut down to stop the spread of COVID-19, and more and more people lose their jobs, financial counsellors want Australians to know that we're here to help.

Financial counsellors are qualified professionals who provide information, advice and advocacy to people in financial difficulty. Their services are free, independent, non-judgmental and confidential.

Many, many thousands of Australians who are now in financial distress have never had to call on support before. Many will not even know what free services are out there, let alone what support such services provide.

This is one reason Financial Counselling Australia welcomes the government's announcement yesterday of more funding for to train new financial counsellors and expand capacity.

People can contact a financial counsellor by calling the National Debt Helpline - the phone number is super easy to remember - 1800 007 007. Just think James Bond. It has an easy-to-remember number on purpose – when people are facing stressful times, the less they have to concentrate on, the more they can focus on the tasks they need to do to try to get on top of their situation.

People can also contact a financial counsellor in their local area by searching the Find a Financial Counsellor map - <https://ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor/>

FCA chief executive Fiona Guthrie said it was vital that people know about financial counselling and start calling. "Financial counsellors know that the sooner people in financial difficulty get advice about what options they have, the sooner that stress can reduce."

"Financial counsellors can advise people on how to access hardship arrangements with all their lenders, they can advise on whether accessing early release of superannuation is a good idea, they can advise on how to ensure people aren't disconnected from their electricity. They can advise people on a range of financial difficulty issues," she said.

Large numbers of people have always been in extraordinary financial difficulty. We know that not only because of the statistics about high rates of underemployment and unemployment, workforce casualisation, and mortgage distress but because financial

counsellors have worked at the coal face of this financial distress for more than 40 years, helping people get their lives back on track in the face of extraordinary hardship.

And since it was set up in 2011, financial counsellors on the National Debt Helpline alone have taken more than 1 million calls from Australians who need advice and support to tackle their financial difficulty.

Financial counsellors are also trained in counselling, so they are good listeners. Please give them a call.

The National Debt Helpline website at ndh.org.au has some great information, including step-by-step guides on how to tackle particular debts.

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