

## What is Financial Counselling?

Financial Counselling provides information and support on how to deal with money problems

### A Financial Counsellor may help you by:

- Assisting you to develop budgets and prepare a money plan that helps you analyse the money coming in and the money being spent.
- Providing various options regarding debts, bankruptcy, income and expenditure.
- Negotiating with your creditors about payments.
- Telling you about all the entitlements you are eligible for.
- Referring you to other relevant services you may require.



## FINANCIAL COUNSELLING

16 King street  
Campbelltown

PO Box 432 Campbelltown  
2560

Phone: 02 4620 4667

Web page: [mfys.org.au](http://mfys.org.au)

Email: [admin@mfys.org.au](mailto:admin@mfys.org.au)



## Financial Problems?

*Are you experiencing  
financial difficulties  
or struggling to pay your bills?*

We provide a non judgemental  
and confidential service for  
**FREE**



## WHAT WE CAN ASSIST IN:



WORKING OUT  
A BUDGET AND PROVIDE CASE  
DEPENDANT POSSIBLE  
OPTIONS



ADVOCATE AND  
NEGOTIATE WITH BANKS AND  
OTHERS LENDERS TO MAKE  
PAYMENTS



LOGGING  
COMPLAINTS TO EXTERNAL  
DISPUTE RESOLUTION  
SERVICES



PROVIDE REFERRAL  
FOR AID AND  
INFORMATION ABOUT  
CONSUMER RIGHTS

Financial counselling service is  
free to individuals and family's  
struggling to manage household  
expenses, overdue payments,  
debt and debt collection issues.

**Act Now!**

Time can make a big difference  
in getting a good outcome.

*Supporting Children, Young  
People, Families &  
Communities to be the best  
they can be.*

STRENGTHENING



FAMILY RELATIONSHIPS

## When would I need a Financial Counsellor?

- Any time your finances are causing you to worry and you want to take control.
- When you have debts/bills that you are struggling to pay.
- Before you make any important financial decision

*Your financial information is private and will  
be treated with the utmost sensitivity*

## What do I need to bring with me to the appointment?

Bring all the paperwork you can.  
This may include receipts, contracts,  
letters, bank statements, as this  
will help the financial counsellor  
assess the situation.