

## FMC Financial Counsellor & Financial Capability Service

The FMC Financial Counselling and Capability program is a FREE, independent and confidential service funded by the Commonwealth government. The program has been developed by FMC to provide one on one support and options to those experiencing financial difficulty, with appointments available locally. Clients may have issues such as debts, utility arrears or disconnection, wishing to apply for bankruptcy or deal with their fines & infringements. The program also offers FREE workshops in community locations on a number of financial topics.

- **Service is free and confidential**

**Intake line:** Phone 1800 639 523

**Always contact your provider if you have difficulty paying your bills.**

### **MORE INFORMATION**

To access Low or No Interest loans in the Frankston area see Community Support Frankston pink brochure

### **Low or No Interest Loans**



## Financial Counselling Hotlines and websites

### **National Debt Helpline Free financial counselling phone service**

**Phone:** 1800 007 007  
**Hours:** Monday to Friday 9:30am – 4:30pm  
**Website:** [www.ndh.org.au](http://www.ndh.org.au)

Money Management, Financial Counselling tools and advice to help you manage your money and debt.

Confidential and free financial information to assist with debt problems. Information includes rent assistance, redundancy payments and bankruptcy.

### **Gamblers Help**

**Phone:** 1800 858 858 (24hrs)  
**Email:** [ghs.intake@connecthealth.org.au](mailto:ghs.intake@connecthealth.org.au)  
**Website:** [www.responsiblegambling.vic.gov.au/home](http://www.responsiblegambling.vic.gov.au/home)

### **Opening Hours:**

Intake: Mon-Fri: 8:30am- 5:00pm  
(7:00pm Mondays)  
Saturday 9:00am - 1:00pm

Therapeutic counselling is available at all 14 Gambler's Help southern offices in the southern Metropolitan Region. Appointment times may vary subject to availability.

Financial Counselling is only available at our **Frankston**, Rosebud and Dandenong offices.

### **How to make an appointment:**

Call us to speak to Central Intake Worker. The Central intake worker will conduct a detailed phone assessment before making the earliest possible appointment with the counsellor nearest to you and appropriate to your needs and preferences.

### **Moneysmart**

**Website:** [www.moneysmart.gov.au](http://www.moneysmart.gov.au)  
**Phone: 1300 300 630**  
Tools and resources to help you understand and manage your money.

**COMMUNITY SUPPORT FRANKSTON**

Inc. Reg. No. A0000431J ABN 95 426 151 625

# Free Financial Counselling

February 2018

**In the Frankston area**



- **credit reports**
- **financial counselling**
- **hotlines and websites**



**35 Beach Street, Frankston  
Phone: 9783 7284**

## Overdue debts and Credit Reports

If you do not pay your debt, the credit provider may refer it to a debt collector AND report it to a credit reporting agency.

Your provider must notify you before lodging an overdue payment report.

Your credit provider may report the debt if:

- The amount you owe is over \$150
- You are a 'confirmed missing debtor' or 'clearout' (your creditor can't contact you)
- Payment due date is now over 60 days
- The creditor contacted you in person (by phone) or in writing (letter to your last known address) and asked for payment

The default may be recorded on your credit report and remain for 5 years (or 7 years in the case of a clearout).

When you pay the debt, the listing stays but your credit report will be updated to show the payment. If there is an error on your credit report, you have the right to get this fixed.

Free Credit Reports available at **mycreditfile.com.au** . Click Products & Services and select *My Credit File*.

To correct a wrong listing on your credit report yourself for free go to **www.moneysmart.gov.au** and search for *credit repair*.

### Credit repair agencies

Be wary of credit repair agencies claiming they can improve your credit report. They can charge high fees and you may be charged even if the agent is unable to remove the listing. **Remember your credit report can only be changed if it is wrong or out of date.**

## Financial Counsellors in Frankston

**Professional counselling and advocacy for those experiencing financial or credit related hardship.**

### Bayside and Peninsula Financial Counselling Service

**Eligibility:** Resident of, or works or studies in Frankston City.

#### Service includes:

- Information and referral, including to Moneyhelp, for phone support
- Sessional phone casework
- Sessional face-to-face casework

#### How they help

- Provide information on credit card and debt, including bankruptcy
- Access hardship support for some bills or debts
- Assist clients to manage their debts

The financial counsellor will work with people over the phone and may make another phone appointment or a face to face appointment at the closest office.

Counsellors may also refer to other services such as family support, consumer rights & legal services, family violence or housing and homeless services.

- **Service is free and confidential**

**Intake line:** Phone 1300 765 595

This service is located at  
**Community Support Frankston**  
35 Beach Street, FRANKSTON

### FMC Financial Counsellor

#### (South East Water)

#### Eligibility:

Must have account with South East Water AND meet one or more of these criteria:

- At risk of, or disconnected from utilities
- Have debts or overdue fines

#### FMC can help by providing information on:

- Options and advocacy on large outstanding debts and debt management
- Eligibility for Utility Relief Grant schemes
- Early release superannuation criteria
- Bankruptcy and Magistrates Court processes
- Credit and debt matters
- **Service is free and confidential**

#### Intake line:

Phone: FMC on 1800 639 523 to make an appointment.