

LISMORE & DISTRICT FINANCIAL COUNSELLING SERVICE Inc.

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Fact Sheet 1: What is financial counselling?

Understanding and being in control of your financial situation can sometimes be a real challenge. Major events, like bushfires and floods, can have an adverse impact on the most carefully laid plans. For people or families already struggling, being injured, losing a home or other property can have a devastating impact.

Financial and material losses affect different people in different ways. Reactions to loss can include shock, anger, grief, guilt, a sense of disbelief, or feelings of disconnection. It is usually important to be able to talk through these issues. That can be a key first step to being able to respond.

Financial counsellors may be able to assist you to assess changed circumstances. They may also help you understand the rights and options that might be available to you, including practical assistance for example by describing how to or assisting you to communicate with creditors.

This is only a summary.

If you need further information about the role of financial counsellors, or in responding to changed financial circumstances you can contact

Lismore and District Financial Counselling Service on:

66222171

or visit our website

www.financialcounselling.org.au

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Lismore & District Financial Counselling Service provides free financial counselling by FCAN accredited Financial Counsellors.

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