

# Do you have money problems?

## We care. Maybe we can help you.

### Professional Financial Counselling when you need it most

Financial problems can affect anyone - impacting health, wellbeing and relationships. If you're experiencing financial difficulty, seeking help early will give you the best chance when it comes to getting your finances under control.

Moneycare is The Salvation Army's free financial counselling service for individuals, couples and families. Our qualified staff provide information and support to help you deal with your current financial situation and learn how to manage money well in the future.



### We can help

Our service is tailored to your individual needs and we can help with a variety of issues, for example:

- Feeling overwhelmed with your credit card debt and other repayments
- Worried how to make ends meet on your income
- Facing legal action regarding your debts and feeling harassed by creditors or debt collectors
- Worried about your car or house being repossessed
- Concerned about being evicted from your home

### Why seek help?

Financial issues can quickly deteriorate and place undue stress and anxiety on individuals and families. Seeking help is courageous and can bring freedom to your financial life. Our financial counsellors can provide you with the opportunity to:

- Discuss your situation
- Address your immediate financial concerns
- Receive information and discuss options that may assist you
- Set goals and plan for the future
- Work towards a solution that will help you become financially more stable.

### What is it like to come to Moneycare?

Financial Counselling is a non-judgemental and confidential service. Your financial situation will be assessed and your counsellor will provide you with information regarding your credit and debt issues. Developing a plan that improves your situation is a collaborative process between you and your counsellor.

Where appropriate, your financial counsellor will advocate on your behalf with your creditors. You may also be referred to other services for assistance.

**Moneycare financial counselling services do not lend money or provide material aid.**



### Distance Financial Counselling

If you're not located near a Moneycare office we'll try and help you by phone, mail, fax and/or email. Contact a Moneycare centre in your state to find out what options are available.

### Workshops on Basic Money Issues

Moneycare can provide community-based programs for groups, including indigenous groups, on basic money matters that help people manage their finances in a world that is fast paced and ever changing (subject to resources).

### Acknowledgements

We gratefully acknowledge the financial support of NSW Fair Trading Gosford and The Department of Social Services, Department of Communities, Child Safety and Disability Services.

## Contact us

**Gambling Financial Counselling Helpline** 1300 221 993

### NSW

**Western Sydney Region** Auburn 02 9633 5011  
Blacktown 02 9633 5011  
Blue Mountains 0428 469 942  
Mt Druitt 02 9633 5011  
Parramatta 02 9633 5011  
Penrith 02 9633 5011

**South Western** Bankstown 0437 954 948  
Bowral 0403 193 321  
Campbelltown 02 4620 7915  
Fairfield 02 9633 5011  
Liverpool 02 9633 5011  
Narellan 02 9633 5011  
Sydney Macquarie Fields 0439 682 439  
Tahmoor 0403 193 321

**Southern Sydney** Hurstville 02 9585 2030  
Menai 0419 709 730  
Miranda 02 9531 8952  
Port Kembla 0439 803 878  
Rockdale 0419 737 138  
Surry Hills 02 8218 1241  
02 9380 2882  
Wollongong 0439 803 878

**ACT & Southern NSW** Belconnen/Scullin 0401 674 370  
Bowral 0403 193 321  
Braddon 0435 963 472  
Canberra 0401 674 370  
Cooma 0435 963 472  
Crookwell 0478 402 058  
Deniliquin 0418 606 952  
Goulburn 0478 402 058  
Griffith 0418 606 952  
Gungahlin 0401 674 370  
Hay 0418 606 952  
Tuggeranong 0435 963 472

**North NSW** Armidale 0429 832 203  
Central Coast 02 4353 9799  
Coffs Harbour 0438 556 133  
Dubbo 0427 933 327  
Glen Innes 0429 832 203  
Gosford/Erina 02 4353 9799  
Grafton 0438 556 133  
Gunnedah 0466 772 013  
Inverell 0429 832 203  
Moree 0409 749 950  
Moree 0466 772 013  
Narrabri 04277 22802  
Narrabri 0466 772 013  
Newcastle 02 4088 5820  
Tamworth 04277 22802  
Tamworth 0456 629 531  
Taree 0476 806 502  
Tuncurry 0476 806 502  
Wyong 02 4353 9799

## Contact us

### NSW

**Capital Region** Batemans Bay/Bega/Cooma 0435 963 472  
Goulburn 0478 402 058  
Queanbeyan 0418 261 391  
Yass 0401 674 370

### QUEENSLAND

**Moneycare Helpline** 1300 221 993  
Bundaberg 0428 177 006  
Cairns 0478 301 590  
0417 251 305  
Caloundra/Nambour/Noosa 0427 229 827  
Gatton/Laidley 0417 704 106  
Gladstone 0427 504 651  
Gold Coast 0419 698 707  
Ipswich/Bundamba 0428 434 662  
Logan 0438 927 563  
0427 139 337  
Maroochydore 07 5443 8248  
Caboolture/Lawnton/Redcliffe 0407 973 590  
Rockhampton 0478 313 636  
Spring Hill 0428 440 837  
Toowoomba 0439 892 572  
Townsville 0438 566 394

### VICTORIA

Ballarat 03 5337 0600  
Bendigo 03 5440 8450  
Boronia 03 9762 7604  
Camberwell 03 9889 2468  
Dandenong 03 9794 9533  
Geelong 03 5223 2434  
Leongatha 03 5662 6400  
Melbourne Counselling 03 9653 3250  
Ringwood 03 9879 7836  
Shepparton 03 5820 8000

### SOUTH AUSTRALIA

Adelaide 1800 007 007  
Berri 1800 007 007  
Elizabeth 1800 007 007  
Gawler 1800 007 007  
Ingle Farm 1800 007 007  
Kadina 1800 007 007  
Kilkenny 1800 007 007  
Marion 1800 007 007  
Modbury 1800 007 007  
Mount Barker 1800 007 007  
Mount Gambier 1800 007 007  
Murray Bridge 1800 007 007  
Noarlunga 1800 007 007  
Norwood 1800 007 007  
Port Augusta 1800 007 007  
Port Pirie 1800 007 007



**For general enquiries or to donate:**

13 SALVOS (13 72 58) [salvos.org.au](http://salvos.org.au)

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Financial Counselling Services

