



**NATIONAL  
DEBT  
HELPLINE**  
1800 007 007  
[ndh.org.au](http://ndh.org.au)

## WHAT IS FINANCIAL COUNSELLING?

Financial counsellors are skilled professionals who will guide you through your options and help you plan your way out of debt.

### THEY MAY BE ABLE TO ASSIST YOU BY:

- Doing a full assessment of your financial situation – including regular income and expenditure, assets and liabilities – to help you fully understand your position.
- Providing advice on how to negotiate with your creditors, government agencies or other business providers.
- Negotiating directly with your creditors in certain circumstances.
- Providing advice about what options, rights and responsibilities you may have.
- Referring you to other services you may need, such as legal services, crisis food and accommodation services, and health services.

### THEY CAN PROVIDE INFORMATION AND ADVICE ABOUT:

- Credit and debt-related matters.
- The rights of debtors.
- The pros and cons of bankruptcy.
- Working out a realistic payment plan for debts.
- How to access other specialist support services, including gambling, family support, personal counselling, legal aid and emergency relief.

Then it's up to you to make the decisions about how to manage your situation with the advice you've been given.

See [Financial counselling in a nutshell](#) and How does a [financial counsellor help](#).

### FINANCIAL COUNSELLORS DON'T:

- Charge set up fees and/or ongoing fees for service.
- Complete tax returns
- Provide investment advice (that's the role of financial planners)

[Want to meet some of the financial counsellors?](#)