

July 2016

## Pilbara Community Legal Service E-News

Welcome to our Pilbara Community Legal Service newsletter for July.

We have had a number of people calling up to ask what our financial counsellors can assist with. There are several different issues that our PCLS financial counsellors can assist you with. Please read page 2 to see what a financial counsellors role is at PCLS. To book an appointment please call one of our office. (numbers located on the back of this newsletter).

PCLS is fortunate to be invited to some of LINK's amazing events held around the City of Karratha. Please see page 3 for the Mothers Day Morning Tea and page 4 for the Teddy Bears Picnic. If you would like to know more about LINK and what they do visit their website: [www.link.org.au](http://www.link.org.au)

A huge thankyou to the City of Karratha and North-West Shelf Venture for the grant they awarded our Community Migrant Worker. Please see page 3 for more information on our grant and how you can apply to receive a similar grant.

The Aboriginal Justice Program is holding an **Open Day "one-stop shop"** where you can get services to help you with identification, fines and drivers licence and Centrelink business. See page 5 for more information on how they can assist you.

Congratulations to PCLS Hedland office and Tenancy Advocate worker Sue Baker for being a finalist in the 2016 Business of the Year Awards.

Pilbara Community Legal Service is a not for profit Government funded agency managed by a Board of Management and supported by a CEO and administrative staff. PCLS has four office locations, Karratha, Roebourne, South Hedland and Newman, however our services are delivered throughout the Pilbara region to isolated communities which include: Talka Warra, Yandiyarra, Marble Bar, Nullagine and Jigalong with occasional visits to Onslow, Tom Price and Paraburdoo.

### Our goal is:

To make sure that cost or access isn't a barrier to people in the Pilbara receiving the advice they need.

### We assist in the areas of:

*Financial counselling*— provide financial service information, budgeting, advocacy and support services for the purposes of assisting individuals who are in financial difficulty due to circumstances such as debt, over-commitment, unemployment, sickness or family breakdown.

*Tenancy*— provide tenancy advocacy, education and support services to tenants facing difficulties maintaining their tenancy. We assist and support people who are experiencing homelessness and ensure they are linked with mainstream services.

*Legal*— provide free education to the community as well as legal advice, primarily in the areas of Family Law, Criminal Injuries Compensation, Wills and Deceased Estates (we do not provide criminal law advice).

*Domestic Violence*- Provide support and advocacy for victims of domestic violence/ at risk clients, promoting safety planning to help ensure client wellbeing whilst helping to resolve crisis. DV assists with access to other related services such as legal advice, accommodation, health, income support and financial counselling.

### To find out more about our service:

- Visit our website: [www.pcls.net.au](http://www.pcls.net.au)
- Drop by to make an appointment at one of our four offices.
- 8am – 4pm weekdays.



# What Does a Financial Counsellor Do?

People from all walks of life can find themselves in financial difficulty. You might lose your job, you or someone in your family might become sick, your relationship might break down, or, you simply don't have enough money to live on and the bills keep piling up. Whatever the reason, a financial counsellor can help.

Pilbara Community Legal Service have Financial Counsellors in each of their four offices. Their services are free, confidential and non-judgemental. Most importantly, a financial counsellor is on your side and no one else's. Their job is to listen to your story, understand your financial position and look at what options you might have.

Some of the things that can be discussed is whether you could repay a smaller portion of your debts. Credit providers also have a legal obligation to consider an application for a hardship variation.

Perhaps you could offer a one-off lump-sum payment. It might make sense for the lender to accept this and write off the rest of the debt. A financial counsellor can give you information about your credit report and about what they can and cannot do. They can tell you how to access assistance to help you pay a bill from your electricity or water provider or from the

government.

For some people, one option might be bankruptcy. A financial counsellor can provide information about the advantages and disadvantages. A financial counsellor will look up the legality of the debt. Perhaps you don't owe the debt at all or the amount the credit provider says you owe is wrong. Perhaps the limitation date for collection of the debt under the statute of limitations has expired.

Everyone's circumstances are different and everyone's options are different. In the end, it's up to you to decide what option you think will be best.

Financial counsellors can:

- Suggest ways to improve your financial situation
- See if you are eligible for government assistance
- Negotiate repayment arrangements with your creditors
- Explain your options and their consequences, including debt recovery procedures, bankruptcy and other alternatives.
- Help you apply for a hardship variation
- Help you organise your finances and do a budget

Financial counsellors can also help with the following problems:

- Debts that you are struggling to pay

- Threatening letters or harassment by debt collectors
- Debt recovery through the courts
- House eviction, disconnection of electricity, phone, etc
- Uninsured car accidents, taxation debts and unpaid fines

Other businesses provide services to help people struggling with debt but they charge fees and are really debt consolidation companies. .

Be cautious and find out what services you are getting from these businesses and how much it will cost you. You may be able to get the same services from a financial counsellor for free.

Pilbara Community Legal Services' financial counsellors are members of the Financial Counselling Association of WA and the National Financial Counselling Association and as such are appropriately trained to ensure that they have the skills and knowledge to satisfactorily provide all aspect of financial counselling services to meet the terms of ASIC's class order (CO 03/1063) which provides for licensing relief for financial counsellors who are members of the Financial Counselling Association of WA and the Financial Counselling Association.

If you are struggling with debt, act quickly and seek help because help is right here and it's free.

# Mothers Day Morning Tea



Local Information Network Karratha (LINK) is a an organisation that offers support to families and community groups residing in the City of Karratha. LINK aims to empower parents through education and support.

One of the ways they do this is by regularly hosting morning teas to give new and current families in the area an opportunity to come along and meet each other as well as exchange information about services an activities within the City of Karratha.

On May 3rd 2016, LINK hosted a Mother’s Day morning tea at the Pam Buchanan Family Centre in Baynton West.

Some of our Karratha PCLS staff set up a stall at the event to promote our services. Attendees were given promotional items such as PCLS brochures, pens, magnets and blow up beach balls.



There were several other organisations who had set up stalls on the day to. These included; Breastfeeding Association, ENJO, Anglicare and Aroma Therapy.

All of the delicious food provided on the day was all prepared in the morning by The Breastfeeding Association.

Today was a good way to promote our services to the mums of the Pilbara and to be able to discuss with other stall holders.



The aim of community grants and funding is to offer not for profit community, sporting, cultural, service groups, associations and individuals that are based within the City of Karratha, financial assistance to foster high quality programs, community events, facilities and services that provide a return benefit to the community.

## THANKYOU!

Pilbara Community Legal Service would like to say a huge thankyou to the City of Karratha and the Woodside– operated North West Shelf Project on for awarding our Community Migrant Settlement Service with a grant. Isabelle Galtier our Community Migrant Service worker had put in an application to receive a funding to put towards her activities which she holds for migrants around the

Karratha area. Christy and Rachel attended the awards night on Isabelle's behalf where we were awarded with a grant of \$2000.

If you are a not for profit community, sporting, cultural, service groups, associations and individuals that are based within the City of Karratha visit the City of Karratha website to see how you can apply for a grant.

# Teddy Bears Picnic

LINK has been hosting the popular annual children's Teddy Bears Picnic in Karratha for over fifteen years. Many community organisations and family services provide a variety of children's activities on the day, and with bouncy castles, rides and entertainment this is a great free community event.

Pilbara Community Legal Service was lucky enough to attend the event again this year and it was a huge success. The

picnic was held at the Frank Butler Centre and was a busy day filled with lots of picnickers and activities for the children.

At the PCLS stall there was painting and bubbles for the children to run around and try and catch as well as blow some themselves. While the children were enjoying the activities we had for them it gave our workers a good chance to sit down with the parents to discuss what

our organisation does and the services we provide to the people of Karratha. We handed out brochures, calendars, pens and also blow up beach balls.

Overall the day was fun and very interactive with our staff joining in with the children doing painting and bubbles. We hope to be invited back next year to enjoy the Teddy Bears Picnic.



## GET HELP WITH IDENTIFICATION, FINES & DRIVERS LICENCE BUSINESS

The Aboriginal Justice Program is holding an **Open Day “one-stop shop”** where you can get services to help you with identification, fines and drivers licence and Centrelink business.

### ROEBOURNE PCYC 50 cent Hall

Monday, 5 September 2016 \*11.30am – 3.30pm

Tuesday, 6 September 2016 \*8.30am – 3.30pm

#### WHO WILL BE AT THE OPEN DAY

**Registry of Births, Deaths and Marriages** – Need identification? Want to check if you and your children’s births are registered? Register births! Get your Birth Certificate!

**\*Birth Registrations Free\*** \*Birth, Death or Marriage Certificates \$48.00 \*Change of Name \$170.00

**Sheriff’s Office** - For queries on fines and make arrangements for time-to-pay.

**Department of Transport** – Apply for driver’s licence, WA Photo (ID) Card, driving assessments, hand in number plates, find out if you have lost your licence or are under suspension and other information about licensing services.

\*Theory Test \$18.50 \*Learner’s Permit (includes one practical driving test) \$75.90

\*Log Book \$18.40 \*WA Photo Card \$42.50

**Department of Human Services - Centrelink** – Income support issues, family benefits, pensions and make arrangements to pay your fine off, Centrepay and apply for Tax File Numbers and Medicare Cards.

**RedDirt Driving Academy** – driver training and education program

**If you want to apply for ID Card (WA Photo Card) or do any licensing business it is IMPORTANT to bring along as much other ID as you can:**

- Birth Certificate
- EFTPOS/Credit Card
- Medicare Card
- Centrelink Concession Card
- Proof of Age Card/WA Photo Card
- WA Construction Card
- Working with Children Card
- Bank statement, any official letter or bill from a Government agency or current employer with your residential address and is no more than 6 months old.

**\*Payment (\$\$\$) to pay for Birth Certificates, WA Photo Cards, Learner Permits and Driver Licences**

**\*BSB Number and Bank Account Number for payment arrangements for fines**

## 2016 Business of the Year Awards Finalists

**Karratha**  
**Unit 1: Head Office**  
PO Box 132  
Unit 1/7 Morse Court  
(Lotteries House)  
Phone: (08) 9185 5899  
Fax: (08) 9185 6633

**Karratha**  
**Unit 3: Legal Office**  
PO Box 132  
Unit 2/7 Morse Court  
(Lotteries House)  
Phone: (08) 9144 1611  
Fax: (08) 9183 8002

**South Hedland**  
PO Box 2506  
9/2 Leake Street  
(Lotteries House)  
Phone: (08) 9140 1613  
Fax: (08) 9172 2333

**Roebourne**  
PO Box 269  
2 Padbury Road  
Phone: (08) 9182 1169  
Fax: (08) 9182 1180

**Newman**  
PO Box 1  
4/46 Iron Ore Parade  
(Newman House)  
Phone: (08) 9175 0148  
Fax: (08) 9175 5298

Often referred to as the “night of nights” for Hedland business, it is held annually to recognise & reward businesses and individuals who show true enthusiasm, perseverance and drive towards success in their own enterprises as well as striving to improve

and build upon Hedland’s business environment.

PCLS has been lucky enough to be a finalist in the 2016 Business of the Year Awards! We would also like to congratulate our Tenancy Advocate Sue Baker who has been

nominated as an individual for the awards!

The awards night is being held on 27 August 2016. Photos/ announcements of the winners will be put in our next newsletter!

### Scope Business Imaging Employee of the Year

David Eckhart

### Sue Baker

Cherie Brooks

Kathy South

Garry South

Kristal Karen Wyllie

Chantelle Brahim

Kristy Montague

### Pilbara Development Commission Best Community Organisation

### Pilbara Community Legal Service

Hedland Well Women’s Centre

Youth Involvement Council

Bloodwood Tree Association

Karntimarta Aboriginal Corporation

Care for Hedland

#### DISCLAIMER

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