

## Financial Counselling

### What is a Financial Counsellor?

Financial Counsellors are qualified professionals who provide information, advice and advocacy to people in financial difficulty.

### What does a Financial Counsellor do?

Financial Counsellors work with individuals and families who are in debt or not able to meet their ongoing expenses. Their services are non-judgemental, free, independent and confidential. Financial Counsellors don't offer financial advice as this is the role of a Financial Planner.

### Where are the PCLS Financial Counsellors located?

Pilbara Community Legal Service has Financial Counsellors located at all four of our offices. Our team also visits and services all areas of the Pilbara. Please contact your nearest office to book an appointment or see when they will be visiting your area.

## Contact Us

### Karratha

Karratha Business Centre  
52/15 Sharpe Avenue  
Karratha WA 6714  
Phone: (08) 9185 5899

### South Hedland

South Hedland Lotteries House  
9/2 Leake Street  
South Hedland WA 6722  
Phone: (08) 9140 1613

### Newman

Newman House  
4/15 Iron Ore Parade  
Newman WA 6753  
Phone: (08) 9140 1613

### Roebourne

2 Padbury Road  
Roebourne WA 6718  
Phone: (08) 9185 5899

We are open 8:00am - 4:00pm Monday to Friday to ensure that we can assist you as soon as possible, please phone ahead and make an appointment.

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PILBARA COMMUNITY  
LEGAL SERVICE Inc.

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[www.pcls.net.au](http://www.pcls.net.au)

## Managing your budget

Budgeting is the process of creating a plan to spend your money. Creating a spending plan allows you to determine in advance whether you will have enough money to do the things you need to do or would like to do. Here are some tips to help you manage your money and set up a budget:

- record your expenses so you know how much money will be spent on bills, food, etc
- plan on saving money each pay
- set realistic savings goals
- decide on your priorities (needs vs wants)



## PCLS Financial Counsellors

Our Financial Counsellors can assist you with many different types of financial issues that you may be facing. Some of the assistance we can provide includes:

- helping to manage debts (rent, water, power, car loans etc)
- creating budget plans to help you to manage your money more effectively
- providing information on your consumer rights and obligations
- providing information on bankruptcy
- helping you to access superannuation or hardship relief
- government agency assistance (Centrelink, Housing Authority, etc)
- providing information on concession and rebate entitlements
- referrals to government or non-government services
- assistance with the No Interest Loan Scheme (WA NILS)
- assistance with Work and Development Permit Scheme (WDP)

Get in contact with us today to make an appointment with one of our Financial Counsellors or to get more information on how we can assist you.

## Helpful Contacts

**Horizon Power**  
1800 267 926

**Water Corporation**  
13 13 85

**National Debt Helpline**  
1800 007 007  
[www.ndh.org.au](http://www.ndh.org.au)

**No Interest Loan Scheme (WA NILS)**  
[www.nils.com.au](http://www.nils.com.au)

**Money Smart**  
[www.moneysmart.gov.au](http://www.moneysmart.gov.au)

**Credit Smart**  
[www.creditsmart.org.au](http://www.creditsmart.org.au)

**Consumer Credit Legal Service WA**  
[www.cclswa.org.au](http://www.cclswa.org.au)

