

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?

A financial counsellor works with individuals and families who are in debt or not able to meet their ongoing expenses.

Their services are non-judgmental, free, independent and confidential

What doesn't a financial counsellor help with?

Financial counsellors do not offer financial advise (that is the role of a financial planner). Financial counsellor also do not charge fees of any form. Financial Counsellors are funded through the government.

Where are the Pilbara Community Legal Service financial counsellors located?

Pilbara Community Legal Services have financial counsellors located at all four offices, Karratha, South Hedland, Newman and Roebourne. The team also visits and services all areas of the Pilbara. Please contact your nearest office to see when they will be visiting your area.

Appointment:

Time: _____
Day: _____
FC: _____

CONTACT US

Karratha

Karratha Business Centre
52/15 Sharpe Avenue
PO Box 132
Karratha WA 6714
Phone: (08) 9185 5899



Roebourne

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



South Hedland

South Hedland Lotteries House
9/2 Leake Street
PO Box 2506
South Hedland WA 6722
Phone: (08) 9140 1613



Newman

Newman House
4/46 Iron Ore Parade
PO Box 1
Newman WA 6753
Phone: (08) 9140 1613



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.

The material contained in this resource is of the nature of general comment and is not intended to be advice on any particular matter. Any legal information in this publication is provided as information only and is not provided as professional legal advice. Any views expressed in this publication do not necessarily represent the views of the employees, members of the board or agents of the Pilbara Community Legal Service. The Pilbara Legal Service does not accept liability for anything done or not done through relying on the contents of this brochure.

UPDATED 21/12/2021



**PILBARA COMMUNITY
LEGAL SERVICE Inc.**

FINANCIAL COUNSELLING

Karratha • Roebourne • South Hedland • Newman
(08) 9185 5899 (08) 9185 5899 (08) 9140 1613 (08) 9140 1613

What can our financial counsellors assist with?

Our Financial Counsellors can assist clients with different types of financial issues that they may be facing. Some of these include:

- Helping to manage debts (rent, water, power, car loans etc.);
- Budget plans to assist clients to manage their money more effectively;
- Information on consumer rights and obligations;
- Information on bankruptcy;
- Accessing superannuation for hardship relief;
- Government agency assistance (Centrelink, Housing Authority etc.);
- Information on concession and rebate entitlements;
- Referrals to government or non government services;
- No Interest Loan Scheme (WA NILS);
- Work and Development Permit Scheme (WDP).

Tips on 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. Some tips on ways to manage your money is:

- Record your expenses so you know how much money will be spent on bills, food etc.;
- Make a budget;
- Plan on saving money each pay;
- Set realistic savings goals;
- Decide on your priorities (needs vs wants).



Helpful Contacts

Horizon Power
1800 267 926

Water Corporation
13 13 85

National Debt Helpline
1800 007 007
www.ndh.org.au

No Interest Loan Scheme (WA NILS)
www.nils.com.au

Money Smart
www.moneysmart.gov.au

Credit Smart
www.creditsmart.org.au

Consumer Credit Legal Service WA
<https://cclswa.org.au/>

