Referring to Financial Counselling Services in South Australia

Financial Counselling Services are mostly based in not-for-profit human service organisations or community legal services. They are confidential, impartial and free.

What Does a Financial Counsellor Do?

Financial counsellors are skilled and qualified professionals who assist people in financial difficulty by providing information, support and advocacy. Financial counsellors have specific knowledge about the credit, bankruptcy and debt collection laws, concession frameworks and industry hardship practices. They are trained in negotiation and counselling, and offer support when people are struggling with the impact of their financial difficulties.

As part of ongoing case management, Financial Counsellors help people to:

- Understand which debts are priorities.
- Develop budgets and money plans.
- Understand the pros and cons of different options to manage financial issues.
- Advocate with creditors.
- Access dispute resolution services.
- Understand their rights and access legal help.
- Build on their financial literacy.
- Access grants and concessions as part of an ongoing support plan.

Financial Counselling services in SA are generally funded by the Department of Human Services, Department of Social Services, philanthropic trusts and sometimes self-funded by agencies or with support from industry.

When Should You Refer Someone to a Financial Counsellor?

- Your client needs expert support with critical financial matters and/or one or more of the areas listed previously, and
- The client is willing to attend an appointment to work with the financial counsellor on their financial situation.

Referring Someone for Financial Counselling

It is best to phone the client's local financial counselling service with the client present or on the phone with you. This way you can both assist the financial counselling service by providing information about the client's circumstances that will help them triage the client to direct them to the best support service, make a time for appointment (if appropriate) and indicate the information that the client will need to bring with them to their appointment, such as bills, accounts, income statements etc.

If the client is apprehensive about attending the financial counselling appointment on their own, you are welcome to attend with them if you have the capacity to do so.

Where to Find a Financial Counsellor?

The best places to find a local financial counsellor are through:

- Ask Izzy website https://askizzy.org.au/money-help, you can type in the client's postcode and the closest agencies offering financial counselling services will be listed OR
- Call the National Debt Helpline 1800 007 007 and they can book an appointment for financial counselling over the phone or refer to a face to face service OR
- Download the Affordable SA App or go to the website https://www.affordablesa.com.au

SAFCA South Australian Financial Counsellors Association
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