How to access this service?

If you need support please call Lifeline Darling Downs South West Qld Ltd

on

1300 991 443

You can also self-refer or refer a current client by visiting our website and clicking the “Make a referral” option under the ‘Our Services’ or visit:

lifelinedarlingdowns.org.au/make-a-referral

Service providers can also refer current clients by emailing a Lifeline referral form to:

lifeline@lifelinedarlingdowns.org.au

Funded by:
Department of Social Services
and by the Department of Communities, Child Safety and Disability Services

Australian Government

Queensland Government

For more information or an appointment

please phone Head Office on

1300 991 443

www.lifelinedarlingdowns.org.au

Like us on Facebook

If you require urgent assistance, please phone the Lifeline National Telephone Counselling Crisis Line

13 11 14

(24 hours)

or Text

0477 13 11 14

(Available 12pm-midnight)

We pay our respects to the traditional custodians across the lands in which we work and acknowledge their elders past, present and future.

Lifeline Saving Lives

Crisis Support. Suicide Prevention.

Financial Counselling and Financial Resilience

Lifeline

Darling Downs & South West QLD Ltd

16/03/2021

Financial Counselling and Financial Resilience

Our Financial Counselling & Financial Resilience programs provide a free and independent service to people who want information or assistance with:

- Negotiating with creditors
- Options concerning debt or over-commitment
- Legal rights and responsibilities about contracts and debts
- Understanding the debt collection process
- Exploring financial options
- Developing budgets
- Creating an individual plan to help with money management
- Understanding Centrelink benefits or debts

Our Financial Counsellors and Financial Resilience Workers may also:

- Give information on Part IX debt agreements and bankruptcy
- Advocacy
- Conduct community education
- Participate in group advocacy, community development and education as well as social action reform

Things that can be done before the debt situation gets worse.

There are a number of options and actions that can be taken.

1. Make contact with creditors and advise them of the situation. They cannot assist if they do not know what is happening.
2. Ask for a hardship application. Many creditors have some form of hardship relief available. It is useful to negotiate for time to pay and for reduction or cessation of interest and penalties.
3. Start a budget by downloading the budget planner from the money smart website at www.moneysmart.gov.au

Other helpful numbers

National Debt Helpline
1800 007 007

Mob Strong Debt Help
1800 808 488

Please note our Financial Counselling and Literacy programs do not provide Emergency Relief support, if you require food or material assistance please contact your local Emergency Relief provider.