# making contact

For more information or to make an appointment, please contact Centrecare on the telephone number below. Day and evening appointments are available in most offices.

Perth (08) 9325 6644



### about Centrecare

Centrecare is a Catholic not-for-profit organisation which aims to strengthen people and communities through the provision of professional social services, inspired by compassion and recognition for human dignity.

### Perth

456 Hay Street, Perth WA 6000 (08) 9325 6644 enquiries@centrecare.com.au

### Bunbury

103 Clarke Street, Bunbury WA 6230 (08) 9721 5177 bunbury@centrecare.com.au

### Cannington

22 Pattie Street, Cannington WA 6107 (08) 9451 1100 cannington@centrecare.com.au

### Esperance

Upstairs

22a/91Dempster Street, Dutton Arcade, Esperance WA 6450 (08) 9083 2600

esperance@centrecare.com.au

### Gosnells

2302-2308 Albany Highway Gosnells WA 6110 (08) 9498 9200 gosnells@centrecare.com.au

### Joondalup

First floor

85 Boas Avenue, Joondalup WA 6027 (08) 9300 7300 joondalup@centrecare.com.au

### Kalgoorlie

168 Egan Street, Kalgoorlie WA 6430 (08) 9080 0333 kalgoorlie@centrecare.com.au

### Leonora

60 Tower Street, Leonora WA 6438 (08) 9037 6561 kalgoorlie@centrecare.com.au

### Midland

45 Yelverton Drive, Midland WA 6056 (08) 9436 0600 midland@centrecare.com.au

### Mirrabooka

12 Brewer Place, Mirrabooka WA 6061 (08) 9440 0400 mirrabooka@centrecare.com.au

### Victoria Square

25 - 27 Victoria Square, Perth WA 6000 (08) 9288 2233 victoriasquare@centrecare.com.au





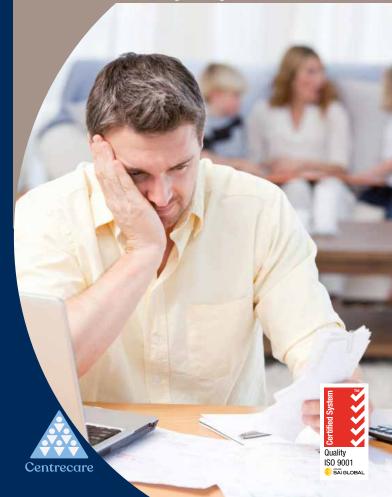
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www.centrecare.com.au ABN 98 651 609 161

# when

# gambling creates financial stress

a Centrecare service for people experiencing the effects of financial hardship caused by harmful gambling behaviour.



Experiencing the effects of financial hardship caused by gambling can leave you and your family feeling powerless,

stressed, depressed, anxious and

have nowhere to turn and no one can help. By talking to a qualified Financial Counsellor you can work through the maze of confusion that can arise when a financial crisis looms.



### **Under Bankruptcy Law**

What are the consequences:

- · for the gambler;
- · for the family;
- for a non-gambling partner;
- regarding joint debts;
- for secured property; and/or
- if fraud is a possible issue?

### As a Consumer:

- are your rights protected by law;
- what happens if you've borrowed from a Pay Day Lender;
- what happens if you have pawned necessary items;
- have you over consolidated your credit cards;
- how can you protect your assets; and/or
- what can the Ombudsman do for you?

### As a Debtor:

- at what times can Debt Collectors phone you;
- when can Debt Collectors attend your home or work place;
- who else can Debt Collectors talk to; and/or
- are you entitled to short-term relief from interest or repayments?

# when...

# ... you want support to manage your financial problems

Centrecare's Gambling Help WA Financial Counselling is a service for those adversely affected by financial problems due to gambling.

### Our financial counsellor can assist with:

- budgeting;
- utilities electricity, gas and telephone;
- · rebates for essential services/bonds etc;
- advocacy with creditors;
- options for achievable re-payment plans and assist in negotiating these;
- · checking you are getting the correct rebates; and
- helping you work out your income and expenditure.

### What to bring to an appointment:

- Copies of all bank, credit card, phone, insurance, gas and electricity statements.
- Evidence of all household income and expenses for groceries.
- Copy of mortgage or tenancy agreements.
- Details of loans from any financial institution, friends or any items pawned.
- Anything else that you may feel will be relevant.

These services are funded by the Problem Gambling Support Services Committee.

## Culturally Appropriate Service

Centrecare aims to provide a respectful and culturally sensitive service and interpreters are available on request.

### Crèche Facilities

improve.

Only available at the Perth office and bookings are essential.

### Is this service private and confidential?

Our services are confidential and all our staff are bound by our Commitment to Confidentiality and Oath or Affirmation of Secrecy, for Family and Child Counsellors. However, confidentiality will be waived where there may be a threat to an individual's safety or if a serious crime or threat against another person is disclosed.

Centrecare is committed to ensuring that your information is protected and managed in accordance with the Privacy Act 1988 which sets out the standards for the way in which personal information must be handled. If you wish to access the information on your file, please ask the receptionist for the necessary form.

### Are the staff qualified?

All our staff interacting with clients are qualified for their job role. They receive ongoing professional development, supervision and meet the requirements of the Financial Counsellors Association of Western Australia.

### How do I provide feedback?

Centrecare prides itself on providing high quality services. Your comments assist us in maintaining or improving that level of quality and fully meeting the needs of our clients. Recording your feedback is one of the best ways to help us understand what we do well and where we can

If you have a suggestion, compliment or complaint, please complete the Client Feedback form which is available at reception and place it in the Suggestions Box.

Alternatively, you may also wish to write or speak to the Manager at your branch.

Centrecare is an organisation that values children.

The photographs used in this brochure are for illustrative purposes only; they do not imply any particular attitudes, behaviours, or actions on the part of any person who appears in the photographs.