

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



CENTRECARE
"People Making Time for People"

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

52 The Esplanade, 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

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

Midland and Djooraminda

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



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

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CENTRECARE

when

You are experiencing financial stress

a Centrecare service for people experiencing the effects of financial stress or hardship.



Experiencing the effects of financial stress and hardship can leave you and your family feeling powerless, stressed, depressed, anxious and isolated. You may feel that you 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.



Your Rights:

Under Bankruptcy Law

What are the consequences:

- for the family;
- for a partner;
- regarding joint debts; and/or
- for secured property?

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 are experiencing financial stress

Centrecare's Financial Counselling provides direct case work or one-on-one intensive support, including the provision of information, advocacy and/or negotiation; referrals to other services and networking/liaison with relevant service providers.

Our highly trained and qualified staff will assist you to work through the maze of confusion that can arise when a financial crisis looms.

If your partner moves out - what happens:

- with budgets - cash flow;
- for utilities - electricity, gas and telephone;
- about rebates for essential services/bonds etc; and
- if you are feeling too stressed out to talk to your creditors?

Our financial counsellor can:

- discuss options for sensible re-payment plans and assist in negotiating these;
- check that you are getting the correct rebates;
- help you work out your income and expenditure; and:
- help prepare a budget that is easy for you to manage.

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.

How long is a counselling session?

Generally, counselling sessions last 50 minutes.

This service is funded by Department of Social Services

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.

Culturally Appropriate Service

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

Crèche Facilities

Only available at the Perth and Midland offices, 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 improve.

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.

