

## 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

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enquiries@centrecare.com.au

### Bunbury

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### Cannington

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### Djooraminda

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(08) 9436 0600  
djooraminda@centrecare.com.au

### Esperance

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esperance@centrecare.com.au

### Gosnells

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### Joondalup

First floor  
85 Boas Avenue, Joondalup WA 6027  
(08) 9300 7300  
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### Kalgoorlie

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### Midland

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### Mirrabooka

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(08) 9440 0400  
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### Victoria Square

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victoriasquare@centrecare.com.au



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# 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.

