



This service is provided
free of charge

Financial counselling
services are confidential

Financial counselling is
conducted on a
one-to-one basis

For bookings call our
Toll-free number on:
1800 643 222

Email: fcadmin@alrm.org.au

Appointment

Date:

Time:

Office:

Adelaide office

321—325 King William St

Adelaide SA 5000

Phone: (08) 8113 3777

Fax: (08) 8211 8824

Opening Hours: Monday to Friday 10am to 4pm



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ABORIGINAL
FINANCIAL
COUNSELLING
SERVICES

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How can an ALRM Financial Counsellor help you?

A Financial Counsellor:

- Will listen to you and help you to consider options and strategies to work through your money problems. All debt or credit difficulties can be discussed.
- Will advise you if you have other difficulties which are caused by or linked to financial problems, such as lack of food, disconnection of gas or electricity or family problems which can happen as a result of low incomes.
- Discusses your rights and obligations in relation to your financial commitments
- Explains the possible outcome of any decision that you may make if you are in financial difficulty.
- Once you have the full facts on your financial position the counsellor will support you when you make decisions about dealing with your difficulties.
- Helps with negotiation and advocacy if required.
- Can tell you about your entitlements to pensions, concessions, benefits and grants and give you information on consumer rights, repayment plans with creditors, debt consolidation and refinancing loans.

A Financial Counsellor also:

- Acts at all times in the best interests of their clients.
- Provides information and education to the community about debt, credit, and budgeting issues.
- Works for improved services for those in need.
- Provides support letters to obtain Housing Trust accommodation.



When you come for your appointment remember to bring:

- Your payslip or Centrelink Statement of Income.
- Paperwork relating to your debts.
- Bills and statements.
- Any other relevant information such as a list of expenses.
- Superannuation information (eg super fund account numbers).

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