

# Financial Counselling Services



**UCWB Financial Counsellors provide information, support and advocacy to people in financial difficulty.**

**UCWB HEAD OFFICE**

77 Gibson Street, Bowden SA 5007

[www.ucwb.org.au](http://www.ucwb.org.au) | 08 8245 7100

*Are you  
struggling with  
your finances?*

**ARE YOU ASKING YOURSELF  
ANY OF THESE QUESTIONS?**

- My income has dropped. Will I lose my house?
- I can't afford to pay the electricity bills this month. How can I keep my power connected?
- There is never enough money to pay the bills. I have tried to budget. Why doesn't it work?
- I went guarantor for a friend and my friend has stopped paying the loan. Do I have to pay?
- Our marriage is over. Who is supposed to pay the loans now?
- I have a summons to go to court for a debt I cannot pay. What can I do?
- I owe money to the taxation department, but I cannot pay it. Will the tax office take me to court?

**UCWB's Financial Counsellors can help.**

**Financial counselling is for all people.**

**We respect different cultural backgrounds.**

**Interpreters can be arranged.**

## **SERVICES**

Information, counselling and advocacy is available on a range of issues including:

- Hardship
- Electricity, gas, water and phone bills
- Legal actions for debt
- Budgeting
- Pensions, allowances and concessions
- Personal loans and credit cards
- Bankruptcy
- Multiple debt problems
- Rental and mortgage problems
- Threat of eviction
- Threat of repossession

**Financial Counsellors can talk to your creditors on your behalf and, in some cases, lower payments can be negotiated.**

**All options are explained, and comprehensive information provided.**

## **COST**

The service is free, confidential, and available to anyone in financial difficulty.

Cash is not available, and we are unable to pay bills.

## **ACCESS**

Financial Counselling appointments are available at various locations in metropolitan Adelaide.

## **MAKE AN APPOINTMENT**

Appointments can be made with UCWB  
Financial Counsellors at a range of locations in:

### **North**

Blair Athol

### **South**

Marion

### **East**

Adelaide CBD  
Campbelltown  
Norwood

### **West**

Bowden  
Cheltenham  
Findon  
Hindmarsh  
Woodville Gardens

Contact 08 8245 7100 to make an appointment.

## **UCWB Financial Counselling Service**

### **UCWB HEAD OFFICE**

77 Gibson St, Bowden SA 5007  
PO Box 426, Hindmarsh SA 5007

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