#### Need help getting your finances back on track?

# FINANCIAL COUNSELLING

### Financial Counselling can assist you with a range of services relating to personal finances.

LUTHERAN

CARE

These include providing information and assistance regarding:

- financial rights and responsibilities
- budgeting and money management
- negotiating with creditors and others



debts and the debt recovery processes

- A hardship applications if your situation has changed
- insolvency and bankruptcy options.

## Please speak with your case worker or reception staff for a referral.

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