

FINANCIAL COUNSELLING

Financial counselling is a free, confidential and non-judgemental service that can assist those in financial difficulty to explore their financial options. This includes providing information and advice on creating sustainable budgets, planning for changes in income and expenses, setting goals and managing debt, including advocating for you with creditors.

Please ask us about our outreach services within the Shoalhaven.

ph 4421 0730 fax 4423 6960 swhc@swhc.org.au 5 McGrath Ave, Nowra, 2541 www.shoalhavenwomenshealthcentre.org.au









It will help if you have the following on hand when you attend your appointment.

- **?** Details of your income, payslips or Centrelink.
- A list of debts, bills and loans or the paperwork.
- Copies of (or information about) loan agreements and/or insurances.
- Copies of (or information about) any court documents you've received.
- Letters, texts or emails about bills and debts that are overdue or seem urgent.

If you don't have everything, don't worry. We'll work through it with you when you call or make an appointment.

Notes:			