

# Financial Counselling

Experiencing financial difficulty?

Don't know which way to go?



Community  
Support

**Nexus Financial Counsellors provide information, support and advocacy to assist people who are having difficulty with their finances.**

From time to time, many people find themselves struggling to buy food, pay the rent or mortgage and can be juggling numerous debts.

If you're in this situation we can help you understand your options so that you can get back on your feet.

**Nexus Financial Counsellors can assist and support you to:**

- N** Understand your options and their consequences, including debt recovery procedures, bankruptcy or other alternatives,
- N** Negotiate repayments with your creditors by advocating for you,
- N** Determine your eligibility for government assistance,
- N** Apply for hardship,
- N** Understand key information about consumer disputes and complaints.
- N** Connect with other services as required.

**Financial Counsellors can help you to manage concerns such as:**

- N** Debts that you are struggling to pay,
- N** Threatening letters or harassment by debt collectors,
- N** Debt recovery through the courts,
- N** Sherriff's Office Warrants or unpaid fines,
- N** House repossession,
- N** Disconnection of utilities such as gas, electricity, phone,
- N** Uninsured car accidents,
- N** Taxation debt.

**Accessing this service:**

**To make an appointment call Primary Care Connect 5823 3200 and request Nexus.**

- **Appointments are available** at any Nexus Location or in Yea and Alexandra.
- Financial Counselling is **free, independent and confidential.**

Need help?

To find out more about Nexus, please contact us on:

**t 1300 77 33 52**

**info@nexusprimaryhealth.org.au**

**Broadford**

72 Ferguson St

**Seymour**

22 Callen St

**Kinglake**

19 Whittlesea-Kinglake Rd

**Wallan**

7-11 High St

**PO Box 84**

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