

Privacy

As part of providing a service to you, Lifeline North Coast (NSW) will need to collect and record personal information from you that is relevant to your current situation.

All personal information gathered by the Financial Counsellor during the provision of the counselling service will remain confidential and secure except when:

1. It is subpoenaed by a court, or
2. Failure to disclose the information would place you or another person at risk, or
3. Your prior approval has been obtained to:
 - provide a written report to another professional or agency, eg. lawyer,
 - discuss the material with another person eg. financial institution or creditor

Need Help Immediately?

Call the Credit and Debit Hotline

1800 808 488

Monday to Friday 9:30am - 4:30pm

For assistance outside our service hours, please contact GambleAware by phone on:

1800 858 858

This is a 24 hours a day, seven days a week counselling, information and referral helpline for people with gambling problems, their families and others.

Gambling Help Online is also available.

This is a live text and email based service providing 24 hour counselling and support in real time. Log in to:

www.gamblinghelponline.org.au

The GambleAware website provides a range of tools and services to those impacted by harmful gambling.

www.gambleaware.nsw.gov.au

Financial Counselling

**For people who have been
impacted by gambling**

A Free & Confidential Service

02 6651 4093

GAMBLE AWARE 1800 858 858
gambleaware.nsw.gov.au

Mid & Northern NSW

Money Problems?

- Are you behind in paying bills?
- Do you have credit card debts?
- Do you borrow money from friends or family to get you through until next pay day?
- Do you owe money to finance companies or banks?
- Do you use your credit card to pay for food, rent or household bills?
- Do you use your credit card for cash advances?

If you have answered yes to any of the above questions and been impacted by gambling, then you may wish to see a Financial Counsellor.

What is Financial Counselling?

Financial Counsellors work face-to-face, online or over the phone with each client to draw up a Personal Money Plan, taking into account:

- Income
- Total basic living costs
- Options for possible expenditure reductions
- Possible debt repayment strategies

How can Financial Counselling Help You?

If gambling has impacted you financially, a Financial Counsellor can help with money problems, deal with creditors and financial institutions and help with budgeting and financial planning.

A Financial Counsellor can:

- Assess your financial situation and look at suitable and realistic options
- Give you ideas and advice for dealing with debts, unpaid bills or fines
- Help you organise a personal money plan or budget
- Negotiate with creditors on your behalf
- Provide information about bankruptcy
- Provide information and/or referrals to other relevant services
- Assist with legal action and provide advocacy

Financial Counsellors don't:

- Provide advice on investments
- Recommend sources of credit
- Complete tax returns
- Provide welfare assistance. The Financial Counsellor may refer you to a welfare agency for help

Making Appointments: Phone: 02 6651 4093

Monday to Friday during business hours for a free and confidential appointment.

Appointment Checklist

Please bring:

- Contracts
- Statements of accounts
- Letters of demand
- Summonses
- Any bills (eg. electricity, phone bills etc)

Location of Service

Please call 02 6651 4093 for your nearest location

Cancellation Policy

If for some reason you need to cancel or postpone your appointment, please provide at least 24 hours notice.

GAMBLEAWARE

Mid & Northern NSW

gambleaware.nsw.gov.au

1800 858 858