

What is a financial counsellor?

Financial counsellors work with individuals and families to help with financial crisis such as the risk of legal action, loss of essential services or repossession/eviction. The service is also provided to people experiencing financial difficulties that may be affecting other issues such as tenancy, problem gambling, substance abuse, conflict or violence in relationships.

What does a financial counsellor do?

A financial counsellor can offer information, conduct assessments and provide options and support to assist clients, address identified problems and manage financial situations more effectively.

Pilbara Community Legal Service Financial Counsellors provide community education to improve knowledge and skills on what to do when in a financial crisis.

Note: Financial counsellors are not qualified to provide advice, but rather options. The decisions around financial choices must always be made by the client.

Where are the Pilbara Community Legal Service financial counsellors located?

Pilbara Community Legal Service provides financial counselling to the communities and towns located within the Pilbara. There is a financial counsellor located in each of our four offices

CONTACT US

Karratha (Head Office)

Welcome Lotteries House
1/7 Morse Court
Karratha WA 6714
Phone: (08) 9185 5899



Newman

Newman House
4/46 Iron Ore Parade
Newman WA 6753
Phone: (08) 9175 0148



Roebourne

2 Padbury Way
Roebourne WA 6718
Phone: (08) 6149 2031



South Hedland

South Hedland Lotteries House
9/2 Leake Street
South Hedland WA 6722
Phone: (08) 9140 1613



**Open 8:00am- 4:00pm Monday to Friday
To ensure that we can assist you as soon as possible, please phone ahead and make an appointment.**

The material contained in this resource is of the nature of general comment and is not intended to be advice on any particular matter. Any legal information in this publication is provided as information only and is not provided as professional legal advice. Any views expressed in this publication do not necessarily represent the views of the employees, members of the board or agents of the Pilbara Community Legal Service. The Pilbara Legal Service does not accept liability for anything done or not done through relying on the contents of this brochure.

Updated: 17/03/2020



Pilbara Community Legal Service Inc.

www.pcls.net.au



FINANCIAL COUNSELLING

Karratha • Roebourne • South Hedland • Newman
(08) 9185 5899 (08) 6149 2031 (08) 9140 1613 (08) 9175 0148

What can our financial counsellors assist with?

Our Financial Counsellors can assist clients with different types of financial issues that they may be facing. Some of these include:

- Helping to manage debts (rent, water, power, car loans etc.)
- Budget plans to assist clients to manage their money more effectively
- Information on consumer rights and obligations
- Information on bankruptcy
- Accessing superannuation for hardship relief
- Government agency assistance (Centrelink, Housing Authority etc.)
- Information on concession and rebate entitlements
- Referrals to government or non government services

Tips on managing your budget

Budgeting is the process of creating a plan to spend your money. Creating a spending plan allows you to determine in advance whether you will have enough money to do the things you need to do or would like to do. Some tips on ways to manage your money is:

- Record your expenses so you know how much money will be spent on bills, food etc.
- Make a budget
- Plan on saving money each pay
- Set realistic savings goals
- Decide on your priorities (needs vs wants)



Helpful Contacts

Horizon Power
1800 267 926

Water Corporation
13 13 85

National Debt Helpline
1800 007 007
www.ndh.org.au

Australian Competition and Consumer Commission
1300 302 502
www.accc.gov.au

Money Smart
www.moneysmart.gov.au

Credit Smart
www.creditsmart.org.au

