



care inc.

Helpline 1800 007 007

Admin 02 6257 1788

Email: admin@carefcs.org

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2 Akuna Street
Canberra ACT 2601

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Care inc.
serving the Canberra community
for over 30 years.

?

are you
struggling

with ...

- mortgage payments
- rent arrears
- utility bills
- credit card debt
- gambling
- debt collectors



care inc.

FINANCIAL COUNSELLING SERVICE

www.carefcs.org

helpline: 1800 007 007

Who is Care inc.?

Care inc. is a community organisation set up to ensure consumers are treated fairly and have support to overcome debt. Our funding comes from the ACT and Commonwealth governments. It is a free service for people living on low to moderate incomes.

Care does not provide money to pay people's debts or provide emergency relief, however we can link you with services that provide emergency relief.

What is Financial Counselling ?

Our financial counselling service is a free and confidential service. We can assist you to gain control of your financial situation. Our qualified financial counsellors can help you address financial matters by providing:

- an assessment of your financial situation
- strategies for communicating with creditors
- options for dealing with debt
- assistance to access financial hardship arrangements
- information on consumer rights and obligations
- information on bankruptcy
- information on concession and rebate entitlements
- advocacy with creditors
- assistance to fill out forms (eg Centrelink, Housing ACT)
- referrals to other government or non government services
- specialist housing financial counselling for tenants of Housing ACT or Community Housing and people who are homeless.
- specialist financial counselling for people affected by problem gambling

We also provide:

No Interest Loan Scheme

Our **No Interest Loan Scheme** (NILS) provides loans to people living on low incomes who live or work in the ACT.

Consumer Law Centre of the ACT

Our **Consumer Law Centre** (CLC) provides free independent legal assistance/advice for vulnerable consumers on a range of consumer protection and fair trading issues.

After Hours Drop In Service

Our financial counselling **Drop in Service** operates every Wednesday from 5.30pm to 7.30pm. People are seen in order of arrival. Please bring all relevant documentation that relates to your financial issue.

Community Development & Education

Our **Community Development and Education Program** provides workshops and information sessions for consumers on budgeting, credit and debt issues.

