

financial counselling

If you are living with HIV and experiencing financial problems such as unpaid bills or credit card debts, you may have free, private, and confidential consultations with a BGF Financial Counsellor.

Financial counselling is a specialist service to provide support, advocacy and information to assist when you are experiencing financial difficulty.

A Financial Counsellor can assess your overall financial situation, understanding your income and costs. This information forms the basis of a budget and then an action plan to manage your own finances.

Once you have authorised a financial counsellor to act on your behalf, they can negotiate a payment arrangement with your creditors.

A Financial Counsellor may also:

- assist you to prepare relevant documentation to deal with authorities, and to support you in your dealings;
- provide information about eligibility for government benefits;
- inform you about other BGF services that might be useful;
- explain to you the debt recovery process, consumer and credit laws and if required advocate on your behalf;

- provide you with information and skills to manage your own financials;
- explain your rights and responsibilities as a consumer;
- refer you to other organisations to deal with specific problems such as consumer or legal matters.

Your Appointment

You can make an appointment to see a Financial Counsellor by calling BGF between 9.30am and 5.30 pm Monday to Friday.

When you come in for your appointment you should bring documentation about your current debts and living expenses such as bills, credit card statements, tax assessments and rent receipts. You will need to bring proof of your income, either a current Centrelink income statement or a current payslip if you're employed. Your initial appointment will last around an hour and a half. After that, if you need more appointments, they'll last around an hour. Financial Counselling is also available to plwha who are working and require financial advice.

practical, emotional, financial support

It might be that you just feel a little overwhelmed by finances at the moment and need someone to talk to. That's fine – we are here to help you avoid problems as well as assist you work through them.

BGF

Phone: 02 9283 8666
Freecall: 1800 651 011
Fax: 02 9283 8732

Freefax: 1800 651 012
Website: www.bgf.org.au
Email: bgf@bgf.org.au

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Postal Address: PO Box 97, Darlinghurst NSW 1300

This fact sheet is one of a series to keep you informed about the range of support and assistance available through BGF, as well as through other service providers and government agencies. All fact sheets are available as hard copies from BGF or as downloads from the BGF website.

If you need more information about anything referred to on the fact sheets, please contact BGF. We are here to provide you with the most appropriate assistance, support and information at all times.



bobby goldsmith foundation

practical emotional financial support

www.bgf.org.au