

Appointment locations

Albury UMFC

681 Young St, Albury

Benalla

Benalla Health

45 Coster St, Benalla

Bright

Alpine Community Health Centre

Cobden St, Bright

Mansfield

Mansfield Shire Council

10 Davies St, Mansfield

Myrtleford

Gateway Health

32 Smith St, Myrtleford

Wangaratta

UMFC

36-38 Mackay St, Wangaratta

Wodonga

UMFC

27 Stanley St, Wodonga

Other outreach services are available in
Southern NSW and Victoria

Strengthening families to build
vibrant communities

Bushfire Assistance

E bushfirefcp@umfc.com.au

36-38 Mackay Street, Wangaratta, VIC 3677

P 03 5720 0000 **E** financialcounsellors@umfc.com.au

27-29 Stanley Street, Wodonga, VIC 3690

681 Young Street, Albury, NSW 2640

P 02 6055 8000 **E** financialcounsellors@umfc.com.au

www.umfc.com.au



UMFC acknowledges the
support of the Victorian
and the Australian
Governments.



Financial Counselling & Financial Capability



Services

Our programs are funded by Consumer Affairs Victoria and Department of Social Services.

We support people who are experiencing financial disadvantage and vulnerabilities within our Victorian and New South Wales catchment areas.

Our services are provided through information and referral, Financial Counselling and Financial Capability casework and other related services.

UMFC delivers the Financial Counselling and Financial Capability Programs in the Ovens Murray, Murray and Hume service areas. These include, but are not limited to, the townships of:

Victoria

- Bright
- Benalla
- Mansfield
- Myrtleford
- Wangaratta
- Wodonga

New South Wales

- Albury
- Deniliquin
- Finley
- Hay
- Wentworth

How we may be able to help

- Budgeting and money management strategies
- Debt collection processes
- Financial hardship agreements
- The role of sheriffs and the courts in debt collection
- Possible options regarding fines
- Victorian and NSW government concessions
- Centrelink entitlements
- Community support available locally
- Preventing disconnection of electricity, gas, water or phone and internet services
- Preventing repossession of a house or car
- Bankruptcy and the alternatives
- Referrals to other organisations, including emergency relief providers

What we cannot do

- Provide money or vouchers for items such as food, fuel, travel, accommodation, and utilities, or to pay your debts
- Advise on loans, mortgages, superannuation, investments, taxation, financial planning or property settlements
- Act as a tax agent or do your tax return
- Make financial decisions for you
- Manage your financial affairs

Appointments

To access the service, call **(02) 6055 8000** or **(03) 5720 0000** and leave your details with the receptionist. A Financial Counsellor will call back to discuss your circumstances and what we can do to help.

The Financial Counsellor will screen and prioritise your case according to guidelines provided by Consumer Affairs Victoria and Department of Social Services.

If an appointment is required, it will be offered by phone or face-to-face at one of the UMFC offices or one of our outreach sites.

Financial Capability

The Financial Capability Program assists people to learn about money, being able to set up realistic and manageable budgets; including looking at billing arrangements for essential household services and to also work towards savings goals.

Within our catchment areas, the Financial Capability Program can deliver support and services via one on one appointments or within a group workshop setting.

Our services are free and confidential, and, we work with you to improve your financial situation.