

# Financial Counselling & Financial Capability



umfc

Supporting children,  
young people and families  
in their time of need

## Services

We support people within our Victorian & NSW catchment areas who are experiencing financial disadvantage and vulnerabilities, working to improve your financial situation.

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

Our services are free and confidential.

**Call or email to arrange an appointment or referral.**

We offer services by phone, face to face in our offices and outreach to various locations.

## How We Help

- Budgeting & money management strategies
- Debt collection process & fines
- Financial hardship agreements
- Government concessions & entitlements
- Accessing community support
- Prevention of utility disconnection
- Preventing repossession of house/car
- Bankruptcy & the alternatives
- Referrals to other supports ie. emergency relief
- Saving goals
- One-on-one appointments or group workshops



Albury  
681 Young Street  
Albury, NSW 2640  
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UMFC acknowledges the support of the Victorian, NSW, and Australian governments. We acknowledge the traditional custodians and Elders past and present, who have raised children and taught them about the world around them. We celebrate diversity and are committed to inclusion for all as a service and a workplace. We are a Child Safe Organisation. © Making Two Worlds Work.