

Financial Recovery after Disasters

Free Assistance from **Financial Counsellors**



What is Financial Counselling?

Financial counsellors provide free advice and support to people with money or debt problems.

Financial counsellors work 'on the ground' as part of the recovery process after disasters. They work in collaboration with other services in their communities, including in recovery centres or by providing outreach services.

Financial counsellors are experts in consumer and credit law, industry hardship processes and counselling. They also use the knowledge gained from assisting individuals to advocate for broader changes in industry or government practices.

They may specialise in several areas including disaster recovery, family violence, gambling, small business and elder abuse.

Financial counsellors work in not-for-profit community organisations. The majority of funding is from Federal and State Governments.

There are currently 900 financial counsellors in Australia.

“People often don't know they need us until something like this happens...the work we do is around advocacy, dealing with systemic issues that may make a difference for future disasters ... it's also about insurances and addressing some of the issues that may have been there before the disaster”

Leonie Cooke, Team Leader Bushfire Recovery, Anglicare Vic.

Financial issues following a disaster include ...

- Accessing grants and other entitlements
- Re-establishing identification paperwork, accounts and bills
- Debts – managing and negotiating mortgages and personal debts
- Insurance issues – underinsurance, no insurance, claims difficulties
- Homelessness

Assistance after a disaster

- Support to access income and grants
- Assistance with insurance claim issues
- Support so people have time to make financial decisions when they are ready
- Advice on managing debts and negotiating long term solutions to address financial issues
- Warm referrals to other services
- Long term support in financial recovery

What have financial counsellors done

In the 12 months following the Black Summer bushfires, financial counsellors have connected with over 20,000 impacted people and provided 7,500 casework sessions to support financial recovery.