



Australian Banking  
Association

## Getting help with your debts

An Easy Read guide



## How to use this guide



The Australian Banking Association (ABA) wrote this guide. When you see the word 'we', it means the ABA.



We wrote this guide in an easy to read way.

We use pictures to explain some ideas.

Not bold  
**Bold**

We have written some words in **bold**.

This means the letters are thicker and darker.

We explain what these words mean.



You can ask for help to read this guide.

A friend, family member or support person may be able to help you.

## What is a debt?



Money problems can happen to anyone.



Many people have problems with **debt**.

When you have debt, you might owe money to:



- a person



- an organisation



- a business.

People might owe money to:



- their bank



- the government



- a **utility** company.

A utility is something you need and use in your home, such as:



- water



- electricity



- gas



- your phone



- internet.

## Who can help you with your debts?



It can be hard to ask for help with money problems.



But there are some people who can help you.



A **financial counsellor** can help you with your debts.



A financial counsellor is someone who can help you work out what your money problems are.

A financial counsellor can talk to you about how you can:



- manage your debts



- get your money problems under control.



If you ask your financial counsellor to deal with the people you owe money to, they will:



- talk to you about decisions you must make



- tell the people you owe money to what decision you made.



You can tell your financial counsellor at any time if you want them to stop.



Your financial counsellor won't think you are a bad person if you have money problems.



It is always good to fix money problems when they first happen.



This can stop your money problems from getting worse.



Some people might ask you to pay them to help you with your money problems.



But they might not:

- be good people
- think about what is good for you.



You can talk to a financial counsellor for free.



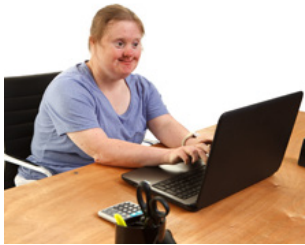


You can also talk to your bank about your:

- debts
- money problems.



They can help you find someone who can support you.



You can visit our website for more ideas about dealing with money problems.



[www.ausbanking.org.au/assistance/](http://www.ausbanking.org.au/assistance/)

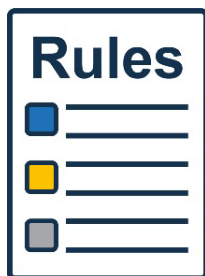
## How does financial counselling work?



When you get help from a financial counsellor, we call it **financial counselling**.



Your financial counsellor will talk about your **rights**.



Rights are rules about how you should expect to be treated.



You should be treated:

- fairly
- the same as other people.



All information you give your financial counsellor must be true.



Your financial counsellor will keep your information private.



Your financial counsellor can tell you about other services that could help you.

## How do you find a financial counsellor?



To find a financial counsellor, you can contact the National Debt Helpline (NDH).



The NDH can connect you with a financial counsellor.

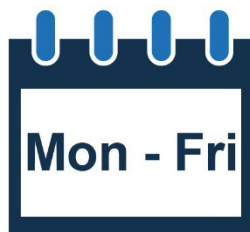


The NDH helps people around Australia:

- fix their money problems
- pay their debts.



The NDH is a free service.



9:30am – 4:30pm

You can call the NDH:

- from Monday to Friday
- between 9:30am and 4:30pm.



**1800 007 007**

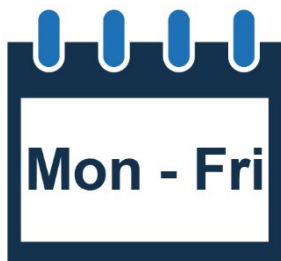


You can visit the NDH website.

[ndh.org.au/](http://ndh.org.au/)



The NDH website has a live chat service.



**9:30am – 4:30pm**

You can use the live chat service:

- from Monday to Friday
- between 9:30am and 4:30pm.

## Who should you talk to if you need more help?

You should contact your bank if you need more:



- support



- information.



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