

We can assist you with your finances when times are tough.

Cafs (Child and Family Services Ballarat) Financial Counselling is a free, confidential support service available to the community across the Central Highlands region.

Cafs Financial Counselling Team are here to help you recover from the impacts of a natural disaster and there are no wait lists to access support.

We focus on helping you find a solution that works best for your financial circumstances.

Meet Emma Brelsford and Kim Arthur at your local Storm and Flood Recovery event.

Our Financial Counsellors can assist you to:

- Review your options if your insurance company won't pay your claim.
- Access grants or concessions
- Provide financial and paralegal options to manage bills and debts, including:
  - Making affordable payment plans
  - Negotiating payment deferrals
  - Variations to contracts
  - Assessing financial capacity
  - Advocacy and support
  - Debt resolution
- Provide general advice on matters relating to financial hardship.
- Provide specialist support for people who have experienced family violence.
- Provide specialist support for people who have experienced gambling harm (either through your own gambling or someone else's)

To make an appointment or discuss your options call  
Cafs on (03) 5337 3333 or freecall: 1800 692 237  
[welcome@cafs.org.au](mailto:welcome@cafs.org.au)