

# Financial Recovery after a Natural Disaster



Financial counselling is a free, independent, and confidential service available for anyone affected by a natural disaster. Financial counsellors are available at any stage of the disaster recovery process for referrals, and can provide a safe, non-judgmental service for people needing information, advice and support with some of the unexpected financial issues that can occur as a result of the disaster event. Financial counsellors are professionals in the consumer and credit space, and can help a client:

- Understand and apply for income support and other disaster related entitlements or grants from federal and state governments.
- Re-establish identification paperwork, accounts and bills.
- Access up to date hardship options and specialist contact/access points within banking and other financial services sectors.
- Provide information, resources and support to assist in self-advocacy, and the ability when required to advocate on behalf of vulnerable clients with financial issues.
- Review options with common disaster related financial issues like home, contents and renters' insurance.
- Support with referrals to legal support and managing a complaint with an ombudsmen service such as Australian Financial Complaints Authority (AFCA).
- Review their financial position and explore all debt reduction options.
- Provide information, support and referrals to access community microfinance, grants and donations.
- Identify and provide support with underlying financial challenges, issues or vulnerabilities that have been exacerbated by the disaster.
- Make supported referrals to other community recovery connections e.g. legal services, small business financial counselling, emergency relief, housing, family violence services, neighbourhood centres, gambling help, therapeutic and relationship counselling, and mental health supports.



You can contact the National Debt Helpline on 1800 007 007 <https://ndh.org.au/>

or



You can find your nearest financial counselling agency through FCA <https://ndh.org.au/financial-counselling/find-a-financial-counsellor/>

