

# Financial counselling at knowmore

## National Redress Scheme

knowmore financial counsellors provide support to survivors considering the National Redress Scheme. This includes help with financial difficulty and protecting your payment.

### What do financial counsellors do?

Financial counsellors are qualified professionals who provide assistance, advocacy and information to people experiencing financial difficulty.

A knowmore financial counsellor can also help you to understand how a National Redress Scheme payment may affect your situation.

“The financial counsellor helped me organise my finances before I received the National Redress Scheme payment. They gave me time to think and decide for myself. They also discussed with me what I wanted to do with the money, gave me ideas, were encouraging, and never judged.”

### How can knowmore’s financial counsellors help you?

There are 3 ways a knowmore financial counsellor can help you.

#### 1. Our financial counsellors can discuss your current financial situation with you.

If you are in financial difficulty and worried about your debts, they can help you. The financial counsellors will provide information about your options. They may also negotiate or advocate with your creditors or provide a referral to an appropriate service for help.

#### 2. Our financial counsellors can help you to understand how the payment will affect your situation.

The financial counsellors can explain how the National Redress Scheme payment may affect your Centrelink, housing or other financial circumstances.

**knowmore** free legal help  
for survivors

1800 605 762 | [knowmore.org.au](https://knowmore.org.au)

Image inspired by original artwork by Dean Bell, depicting knowmore’s connection to the towns, cities, missions and settlements within Australia.

### 3. Our financial counsellors can discuss what you could do with the National Redress Scheme payment

They can talk to you about how to protect the money, especially from other people and organisations that are trying to access the money. They can help you to think through your goals and objectives for the money.

They can also talk to you about having an updated and valid will.

### Who is eligible for financial counselling?

Financial counsellors at knowmore can work with people who are considering applying, or have applied to the National Redress Scheme.

knowmore financial counsellors help to maximise the benefits of receiving a National Redress Scheme payment by:

- helping reduce debt levels
- providing information on how a National Redress Scheme payment will affect someone's situation
- discussing ideas on how to protect and manage the money.

### How to prepare for a financial counselling appointment

- Think about any financial issues you may wish to discuss, e.g. housing, rent, tax, Centrelink.
- Think of any questions you would like to ask regarding financial matters. Make a list if this is helpful to you.
- Find information or letters you have on any debts and bring these to your appointment, e.g. bills, fines, loan contracts.

### Contact us

Our financial counselling service is free, independent and confidential. We are here to listen and provide you with support in the choices that you make.

Phone us on **1800 605 762**.

\*\* Disclaimer: The information provided in this fact sheet is for information only. It must not be relied on as legal advice. You should seek legal advice about your own particular circumstances. | Last updated September 2023  
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