

HOW DOES **WAY FORWARD** WORK WITH FINANCIAL COUNSELLORS?

Way Forward is a registered charity that offers free, long-term debt support and management to hundreds of Australians in financial hardship, assisting them on a path towards financial stability. We're proudly backed by community and industry associations Financial Counselling Australia (FCA) and Australian Banking Association (ABA) as well as Australia's biggest banks, including ANZ, Commonwealth Bank, NAB and Westpac.

Financial Counsellors are a critical component to introducing more Australians to our team and there are many ways we can work together to provide better outcomes for clients struggling with unsecured debt.

There are 3 ways Financial Counsellors can work with us:

1. Work side by side.

Financial Counsellor does a full case assessment and continues to work with the client. Way Forward supports by managing the creditors.

2. Handover to Way Forward.

Financial Counsellor completes an initial assessment and budget and hands over the client and their budget to Way Forward.

3. Keep you in the loop.

Financial Counsellor refers the client to us. Way Forward conducts a full case assessment to determine whether they meet our criteria. We will review the client's budget, send out letter of authority and keep the Financial Counsellor in the loop.

Who can / can't we help?



We can help people who:

- Are struggling to pay back unsecured debts to multiple creditors
- Have a regular income and are not heavily reliant on Centrelink benefits
- Have surplus funds available after paying living expenses
- Want to pay their debts back in an affordable way



We refer to Financial Counsellors, AFCA or other support services in these cases:

- Irresponsible lending
- Statute barred
- Family violence
- Bankruptcy
- Financial abuse
- Gambling
- Reliant on Centrelink
- Not enough income
- Business debt



More info: www.wayforward.org.au/for-financial-counsellors

T 1300 045 502

E assist@wayforward.org.au

W www.wayforward.org.au

ASSISTING CLIENTS TO REGAIN CONTROL



“

I feel pleased that my salary covers the repayments and making just one payment to Way Forward makes things much easier to manage. But the most important thing is that we know we have an end date for our repayments so we can see a light at the end of the tunnel.

”

- Carlos, Way Forward client

We assist eligible clients by:

- 01.** Creating a workable budget that includes a min. \$25 p/w buffer.
- 02.** Taking over negotiations with all creditors to create a long-term repayment plan that's realistic to all parties.
- 03.** The client making one repayment to us that we distribute to lenders.

This tried & tested process brings instant relief to clients because they can see a path towards financial freedom and stop worrying about debt collectors.



Our service is 100% free from start to finish. Our arrangements last 2-5 years.

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