

## WHY WAY FORWARD

- › Our service is free
- › We work with your creditors to establish affordable repayments
- › You make one payment to us and we pay all your creditors
- › 100% of your payments go towards reducing your debt
- › You have an achievable pathway back to financial stability
- › By working with us, you avoid debt recovery action
- › Obligation free



## START MOVING FORWARD TODAY CONTACT US



1300 045 502  
assist@wayforward.org.au  
www.wayforward.org.au

Way Forward Free Debt Solutions is a registered charity in Australia - ABN 20 628 702 821

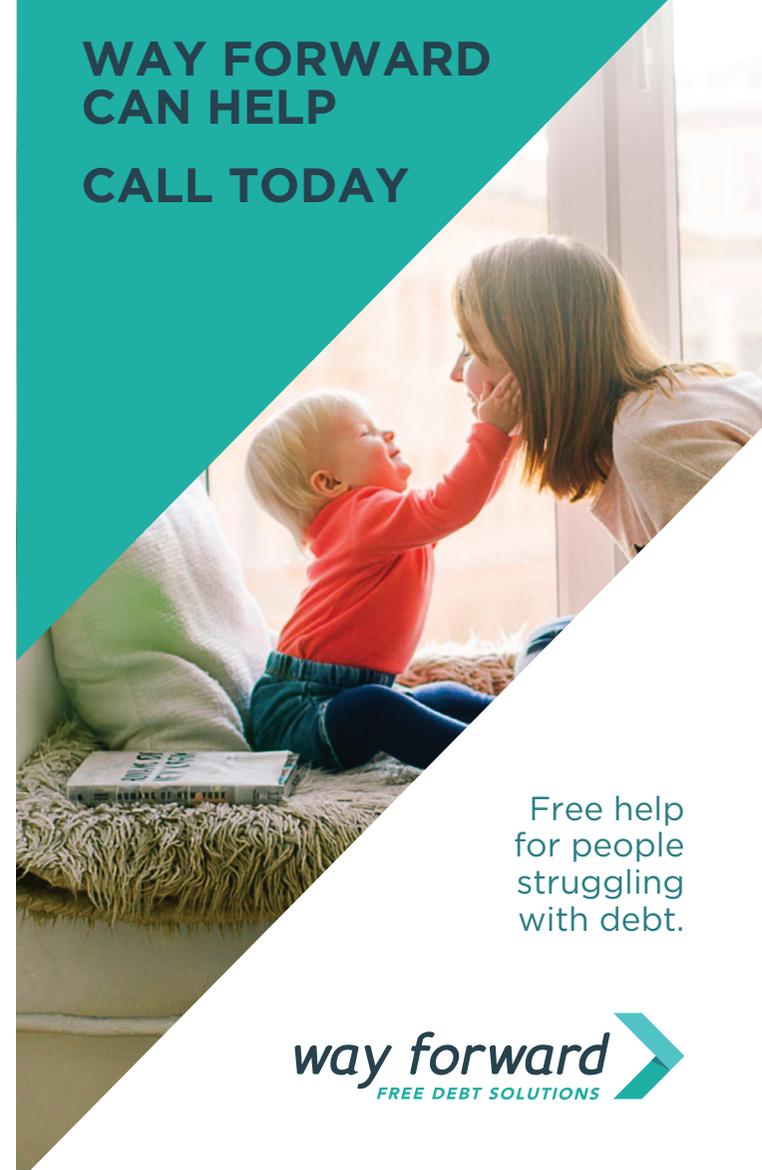


WAY FORWARD IS A FREE SERVICE FOR PEOPLE IN FINANCIAL HARDSHIP.

WE CAN HELP PEOPLE WHO HAVE:

- INCOME TO PAY OFF DEBTS
- DEBTS ACROSS MULTIPLE CREDITORS

**WAY FORWARD CAN HELP  
CALL TODAY**



Free help for people struggling with debt.



LIFE DOESN'T ALWAYS GO AS PLANNED.

WE ASSIST PEOPLE WHO CAN NO LONGER MEET THEIR CURRENT DEBT REPAYMENTS.

THIS CAN INCLUDE:

➤ **CHANGES TO YOUR WORK SITUATION**

You might have experienced a reduction in your hours or pay, leaving you with less income.

➤ **HEALTH CHALLENGES**

You or a family member have additional medical expenses, impacting your work hours and income.

➤ **FAMILY CIRCUMSTANCES CHANGE**

Loss of partner, separation or birth of a child has reduced your household income.

## WE MAKE IT EASY

### Step 1 Understand your situation

We ask a few simple questions.

- What's impacting your ability to repay your debt?
- Do you think your circumstances will change?
- How many debts do you have, how much is owing and what are the repayments?

We then prepare a budget to understand your income and expenses.

### Step 2 Develop a repayment plan

Once we know what you can afford to pay, we work through a repayment plan ensuring it's affordable and you have enough money to cover living expenses. As part of this plan we outline your options including a savings buffer for unexpected expenses.

### Step 3 Negotiate with creditors on your behalf

We then work with your creditors to negotiate the arrangement on your behalf. Because we act on your behalf your creditors now contact us instead.

### Step 4 Provide ongoing support

Once the arrangement is agreed, you make one recurring payment to Way Forward which we then distribute to your creditors. If your situation changes, contact us and we can work with your creditors on any adjustments.

## TESTIMONIALS



Way Forward put together a budget. I was included in the process and given all the necessary information to keep me informed of the process and outcome. It taught me how I could manage it eventually on my own.

I still want to have the ability to make mistakes. And choosing the correct path rather than making those mistakes.

**Brad**

It's a huge relief to be making inroads to paying off my debt.

Having Way Forward managing things on my behalf allows me to focus a lot more on important things like getting my business back on track and getting on top of things financially.

**Adam**

Knowing exactly when I'm going to make payments, it gave me clarity that, I'm not going to overspend because I can save money even if I'm not earning a lot.

This just gave me hope to save and continue on with life, rather than stressing out.

And I get to do things that I normally do and not cut out the simple things in life.

**Liz**

