

Strengthening families to build  
vibrant communities

# Financial Counselling

## Wodonga

29 Stanley Street  
PO Box 725  
Wodonga, Vic 3689

**p** 02 6055 8000  
**f** 02 6022 8099

## Wangaratta

36-38 Mackay Street  
PO Box 389  
Wangaratta, Vic 3676

**p** 03 5720 0000  
**f** 03 5720 0099

**e** [admin@umfc.com.au](mailto:admin@umfc.com.au)  
**w** [umfc.com.au](http://umfc.com.au)



UMFC acknowledges the  
support of the Victorian  
and the Australian  
Governments.



The Financial Counselling Program is funded by Consumer Affairs Victoria to support people in financial difficulty, targeting financially disadvantaged and vulnerable Victorians through the provision of information and referral, and financial counselling casework and related services.

UMFC delivers the Financial Counselling Program in the Ovens Murray service area, covering the local government areas of Wodonga, Wangaratta, Mansfield, Alpine, Benalla, Indigo and Towong.

## What we can do

We can provide information about:

- budgeting and money management strategies
- debt collection processes
- financial hardship agreements
- the role of sheriffs and the courts in debt collection
- possible options regarding fines
- Victorian Government concessions
- Centrelink entitlements
- community support available locally
- preventing disconnection of utilities such as electricity, gas, water or phone and internet services
- preventing repossession of your house or car
- bankruptcy and the alternatives

## What we cannot do

- lend or provide money to pay your debts
- provide money or vouchers for food, fuel, utilities, travel or accommodation

- advise on loans, mortgages, superannuation, investments, taxation, financial planning or property settlements
- act as a tax agent or do your tax return
- make financial decisions for you
- manage your financial affairs

## Appointments

To access the service, call (02) 6055 8000 or (03) 5720 0000 and leave your details with the receptionist. A financial counsellor will then call back to discuss your circumstances and what we can do to help.

The financial counsellor will screen and prioritise your case according to guidelines provided by Consumer Affairs Victoria.

If a face-to-face meeting is needed, an appointment will be offered at one of the UMFC offices in Wodonga or Wangaratta, at the Mansfield Shire Council offices in Mansfield or at one of our outreach sites in Benalla, Bright and Myrtleford.

UMFC financial counselling is not an emergency relief service, but referrals can be made to such agencies if required.

The service is free and confidential.

## Appointment locations

### UMFC

282 Beechworth Rd  
Wodonga

### UMFC

36-38 Mackay St  
Wangaratta

### Mansfield Shire Council

33 Highett St  
Mansfield

### Alpine Community Health Centre

Cobden St  
Bright

### Benalla Health

45 Coster St  
Benalla

### Myrtleford Hospital

O'Donnell Avenue  
Myrtleford