

What I need to bring with me to my appointment:

It is very important to bring with you to the first appointment all the paper work you can, eg. Wage slips/Centrelink Income statements, 2 months bank statements, credit card statements, loan contracts, all bills and accounts overdue and any letters from creditors/debt collectors.

upper murray family care

My 1st Appointment is:

Date: _____

Time: _____

At: Albury Benalla Deniliquin Finley
 Myrtleford Wangaratta Wodonga

Upper Murray Family Care Inc.
is a not for profit organisation who is proud
to be supporting our local community.

Have you thought of including UMFC in your will?

You can support the work of Upper Murray Family care by sending your tax deductible donation to the nearest office in your area. Thankyou for your support.

Wodonga Services

29 Stanley Street, PO Box 725,
Wodonga Vic 3689
Telephone 02 6055 8000
Facsimile 02 6022 8099
Email admin@umfc.com.au

Wangaratta Services

36-38 Mackay Street, PO Box 389,
Wangaratta Vic 3676
Telephone 03 5720 0000
Facsimile 03 5720 0099
Email admin@umfc.com.au

service locations

Wodonga:

UMFC Head Office,
29 Stanley Street

Albury:

UMFC 681 Young Street

Wangaratta:

UMFC, 36-38 Mackay Street

Deniliquin:

Neighbourhood Centre,
Corner Trickett & Napier Street.

Finley:

Community Health Centre,
24 Dawe Avenue

Benalla:

Benalla Community Care Centre,
45 Coster Street

Myrtleford:

Myrtleford Hospital, O'Donnell Avenue.
(please wait in reception and we will come to take you
to an interview room)

Other UMFC Services

StepUp Microfinance

Loans Program

29 Stanley St
Wodonga Vic 3689
Ph 02 6055 8000

Hume Riverina Community Legal Service

Ph 1800 918 377

Family Relationship Centre

Ph 02 6057 5300

ChildFIRST

Ph 1800 705 211

Family Services

Ph 02 6055 8000

Albury Services

Post Separation Services

681 Young Street, PO Box 72
Albury NSW 2640
Telephone: 02 6058 0700
Facsimile: 02 6021 2633



Reg No. A5357 ABN 99 081 624 768

Supporting Local
Families for over
30 years

www.umfc.com.au

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financial counselling

caring nurturing strengthening



upper murray family care

**Financial
Counselling
Service is a free
service to people
on low incomes or
those who are
experiencing
financial stress.**

u p p e r

m u r r a y f a m i l y c a r e

What we can do:

We can provide options and information about:

- Budgeting, Banking and Money Management Strategies
- DHS Grants and Centrelink Entitlements
- Assistance available in the Community
- Managing Debts and Hardship Arrangements
- Your rights under the Judgment Debt Recovery Process
- Preventing disconnection of your Utilities
- Preventing repossession of your Goods, Car or Home
- Bankruptcy and its Alternatives



What we can not do:

We are unable to:

- Give money to pay your debts
- Provide material assistance for food, fuel, travel or accommodation
- Give advice on lending, superannuation, investments, taxation or financial planning
- Act as a tax agent or do your income tax return
- Make financial decisions for you
- Manage your financial affairs
- Debt consolidation

Appointments

UMFC provides Financial Counselling Services to Wangaratta, Benalla, Myrtleford, Wodonga, Albury, Deniliquin and Finley.

To make an appointment to see a Financial Counsellor please phone UMFC in **Wodonga on 02 6055 8000 or Wangaratta on 03 5720 0000.**

As this is a free service there may be a few weeks wait for an appointment although information and assistance regarding urgent matters such as preventing a repossession, foreclosure or utility disconnection, can be given over the phone.