



## Free financial counselling for people affected by emergencies

Financial counsellors provide free, independent and non-judgemental support to people in financial difficulty.

A financial counsellor can help you understand...



Insurance



Utility relief



Debts



Government  
assistance



Consumer  
& financial  
rights



Housing  
payments

To speak with your local financial counsellor  
contact **EACH**

by email: [fcintake@each.com.au](mailto:fcintake@each.com.au)

or call: **03 9871 1817**

**each**  
health . hope . opportunity

Financial counsellors provide free assistance, advocacy and information to people experiencing financial difficulty.

**VICTORIA**  
State  
Government