



scan for more info

FREE AND CONFIDENTIAL SUPPORT FOR FARMERS IN WESTERN VICTORIA

Call us for a face to face appointment to discuss your challenges and help identify solutions. Wait times are short and we'll normally contact you within 24 hours to set up the first meeting. Our qualified counsellors are experienced and understand the regional landscape they call home. We can help you:

- understand your financial position
- develop cash flow budgets
- negotiate with insurers/lenders/creditors
- identify and apply for grants/allowances
- explore options and opportunities
- formulate a wellbeing strategy

Rural Financial Counselling Service

1300 735 578

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Financial Health Check

Tick the boxes that apply

- ☐ I am feeling some level of stress about my financial position
- ☐ I have one or more credit cards fully 'maxed' out
- ☐ I need help prioritising which bills get paid and which can wait
- ☐ I have applied for a temporary increase to my overdraft limit at least once in the past two years
- ☐ I've had a cheque/direct debit or electronic funds transfer (eft) 'bounce' in the past few months
- ☐ I have money outstanding to the ATO or creditor/s for more than 60 days
- ☐ I am not completely up to date with employee PAYG tax payments, superannuation payments or BAS lodgements
- ☐ My farm has made a net loss in one or more of the last three years
- ☐ I have one or more interest-only loans
- ☐ I need assistance to prepare my Cash Flow Budget, negotiate with the bank or apply for available grants
- ☐ I don't have any off-farm assets or superannuation
- ☐ I am 55+ yrs old and don't have a formal exit plan, succession or retirement plan

If you ticked any of these boxes you would benefit from a chat with an independent Rural Financial Counsellor. Call us.

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