

MONEY TROUBLES

A guide to helping people who are experiencing or at risk of homelessness

Are your clients experiencing the problems below? Call our **Worker Advice Line** for advice about their legal options.

There are certain protections in the consumer and credit law system which your client may be able to rely on.



Electricity, Water, Gas

Is your client struggling to keep up with their utility bills, or have they been disconnected?



Phone contracts

Was your client signed up to, or pressured into entering, an unaffordable phone contract?



Credit card debts and loans

The law requires lenders to be responsible with their lending. Call us if your client has been given a loan that they can't afford to repay or wasn't suitable for them.



Debt Collectors

Is your client being harassed by debt collectors or threatened with court action?



Being sued for debt

Is your client being taken to court over unpaid debts?



Consumer Leases or Rent-to-Buy

Is your client paying expensive rent for essential household goods, or a car?



Faulty Goods or Poor Services

Has your client bought goods that are faulty, or not what they expected? Have they paid for a service that was delivered badly?



Car Problems

Has your client bought a car that always breaks down, or has ongoing issues that the mechanic won't fix?



Bad Credit Report

Does your client's credit report have old or incorrect listings? Do some of the listings relate to debt that were the product of financial abuse?



Storage and Removalists

Does your client have goods in storage that the company is threatening to sell or dispose of?



Bankruptcy

Is your client being threatened with bankruptcy, or thinking of declaring bankruptcy?



Insurance

Is your client being denied cover under their insurance policy, or have they been signed up for an unsuitable insurance product?



Debt Management Firms

Is your client thinking about engaging a debt management or budgeting firm to help them escape their debt?



Door-to-Door Sales

Has your client bought something from a door to door salesperson that they can't afford, or no longer want?



Pawnbroking

Has your client pawned some of their belongings to a pawnbroker?