

What is the National Debt Helpline?

The National Debt Helpline (NDH) is a not-for-profit service that helps people in Australia tackle their debt problems. We're not a lender and we don't 'sell' anything or make money. Our professional financial counsellors offer a free, independent and confidential service. We're here to help people get back on track.

Nearly a million Australians have sought advice from the NDH since it was set up in 2011. Due to the Covid-19 pandemic, we expect there will be a big increase in the number of people needing our help.

NDH is funded by the Federal Government and the state governments of Victoria and NSW. It is co-ordinated by Financial Counselling Australia, the peak body for financial counsellors. A number of state and territory not-for-profit charities and organisations run the service in each state and territory. They all use the same up-to-date resources and the number is the same, 1800 007 007.

What about the website ?

NDH has a very useful website, ndh.org.au, which is often the first port of call for people in debt. We have added a COVID-19 Financial Survival Guide which outlines the steps people can take to look after themselves and their families financially during the pandemic and beyond.

Who can use the website and helpline?

The website is for anyone who is worried about how they are going to pay all their bills and manage their debts. The helpline is for those who can't find an answer to their situation on the website or whose debt issues are complex.

What does a financial counsellor do?

Financial counsellors are skilled professionals who will guide you through your options and help you plan your way out of debt. They can assist you by:

- doing a full assessment of your financial situation
- provide advice on how to negotiate with your creditors, government agencies and utilities
- provide advice on your options and rights
- referring you to other services when needed, such as emergency relief, legal and health services

What don't they do?

Financial counsellors do not:

- charge money for their services
- hand out emergency relief, grants or money
- complete tax returns
- provide investment advice (that's what financial planners do)

What sort of advice is needed during Covid-19?

The Covid-19 pandemic is having an enormous economic impact globally. Here in Australia the jobless rate is rising, and people are already finding it hard to pay their bills and service loans. Many of these people have never been unemployed before. The NDH website and helpline can help them by providing information on:

- what assistance is available to help people through tough times
- payment priorities and negotiating with creditors
- Centrelink support
- maintaining your rent or mortgage
- whether to access superannuation early