



# We are a free, confidential, independent Service operating in Western Victoria

## ATTENTION DAIRY FARMERS

*If you are experiencing hardship as a result of lower income or increasing costs, then we are a free service that can help.*

### OUR RURAL FINANCIAL COUNSELLORS CAN:

- “ Assist in identifying options and developing a plan of action
- “ Assist families to access government income assistance packages.
- “ Provide a free, confidential and independent service for as long as necessary.

### WE CAN PROVIDE SUPPORT AND INFORMATION IN THE FOLLOWING AREAS:

#### FARM FINANCIAL HEALTH CHECK

- “ Help prepare budgets and cash flows. Assist with loan or refinance applications.
- “ Provide support and negotiate with suppliers and financial institutions.
- “ Assist with benchmarking your farm's financial performance.

#### CENTRELINK INCOME ASSISTANCE

- “ Help you access potential entitlements, including rural assistance programs such as 'Farm Household Allowance'.
- “ Assist you to meet application and ongoing DHS requirements

#### FAMILY DECISION MAKING

- “ We can assist you to form a strategy around the future of your farm

### Making Contact is just a phone call away: 1300 735 578

- A rural financial counsellor can meet you on your property, in the office or another convenient location
- The service is free, independent of financial institutions, welfare organisations or government
- It need not stop with one meeting, rural financial counsellors are trained to help the family identify and assess the available options. The counsellor will be able to help with information, guidance and support.
- We are community operated confidential support services for farm families and small agricultural, forestry and fisheries rural businesses

Phone: 1300 735 578 or  
Visit [www.wswrcs.com.au](http://www.wswrcs.com.au)  
to make your appointment

