

MONEY TROUBLES

A guide to helping people with a disability

Are your clients experiencing these problems?

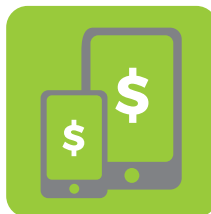
There are certain protections in the consumer and credit law system which your client may be able to rely on.

Call our **Worker Advice Line** for advice about their legal options.



Unaffordable loans

Was your client signed up to a loan that they could never afford in the first place or a loan that wasn't what they asked for?



Phone contracts

Was your client pressured into entering a phone contract that wasn't right for them or that they couldn't afford?



Crippling debt

Is your client struggling with debts that they can't keep up with anymore?



Faulty products and poor services

Has your client purchased an item which is faulty, or paid for a service that wasn't properly done (including items or services that have been funded by the NDIS)?



Debt collectors

Is your client being harassed by debt collectors?



Poor credit history

Is your client concerned about their credit report having old or incorrect listings on it?



Consumer leases or Rent-to-Buy

Is your client paying expensive rent for essential household goods? Are they paying through their Centrepay?



Insurance

Is your client being denied cover under an insurance policy?



NDIS equipment or services

Does your client have a problem with equipment or a service that they received as part of their NDIS plan?



Problems with cars

Has your client purchased a car that turned out to be a lemon?



Cold calls or door-to-door sales

Has your client been pressured into buying something by a cold call or door-to-door sale (including something that has been funded by the NDIS)? Cooling off periods apply so call us as soon as possible!