

## **Kingston Electorate: UnitingCare Wesley Financial Counselling Service**

**Ms RISHWORTH** (Kingston) (10:48): I rise today to take the opportunity to recognise the really important role that financial counsellors play across the country, in particular in my electorate of Kingston. I am very pleased the Parliamentary Secretary for Community Services is here, because I know that she has worked very hard with the financial counsellors to ensure that we continue funding them to do the great work that they do.

I recently met with financial counsellors Ms Christine Raymond and Ms Jenny Errey from the community organisations from UnitingCare Wesley at Christies Beach. They assist vulnerable and disadvantaged people in my local area when they find themselves in financial difficulty. One of the financial counsellors at this community organisation informed me that they service a broad range of local residents who are extremely marginalised and may have had, for example, their utilities disconnected. Their teenager might have crashed a new car without insurance, or there might be small businesses that accrued some debt, individuals who were previously on high incomes and needed to adjust to lower incomes or had lost their job, or people who had entered into contracts that they did not fully understand. UnitingCare Wesley Christies Beach told me that they are the only provider of regular financial counselling services in the outer southern area, and I have heard from local constituents what a great job they do.

One particular story that really stood out—it is one that Ms Raymond told me from her time as a financial counsellor—was about a 35-year-old client who had an obvious intellectual disability and who came to see her. His support worker suggested it because he had become so worried about his level of debt that he did not even want to leave his house. Ms Raymond conveyed to me that this client had applied for an interest-free loan through a lending provider for a sum of \$1,200, for a computer. However, when he was provided with this the lender also provided him with a \$4,000 credit card. The client did not understand that the credit card funds were not interest free, so he continued to use the money and accrued a significant debt. Furthermore, the client was encouraged to take out income protection, despite the fact that he was in supported employment at Bedford Industries and his wage was not much higher than what he would have received on disability support payments if he were to be made redundant. Ms Raymond was able to engage ombudsman services to have the debt completely waived, something that would have been unlikely for the client to have been able to do himself.

This demonstrates what a great job the financial counsellors do with those most vulnerable. That is why I have welcomed the recent federal budget announcement, championed by the Parliamentary Secretary for Community Services, to ensure that funding continues for these important services and that we continue to make sure that these most vulnerable of people get support. UnitingCare Wesley Christies Beach receives a boost of \$44,000 in funding per annum and this will ensure that people are going to get a great service in the area.

(Time expired)