

## Welcome

Rural Financial Counsellors provide free, independent financial assessment for farming families and small rural businesses faced with difficult decisions. Your local Rural Financial Counsellor is trained to help you and your family identify and assess the various options available whilst adhering to the strictest of professional confidence.

Our Rural Financial Counsellors can assist you and your family with:

- \* Assessment of current financial position and cash flow budgeting.
  
- \* Applications for Exceptional Circumstances Interest Rate Subsidies or Income Support.
  
- \* Reviews of contracts and loan applications with lending institutions.
  
- \* Communication with lenders and facilitation of meetings with financial institutions.
  
- \* Information on government assistance schemes.
  
- \* Information on, and referral to, Centrelink and other professional counselling services.
  
- \* Assistance with family decision making in relation to your rural enterprise, including succession planning.

Visit [Services](#) to find out more about Rural Financial Counselling, or visit [Locations](#) to find the counsellor nearest you.

LATEST NEWS: VTARCG Information Brochure is now available for download.

