

# Working with a Rural Financial Counsellor

• Free • Independent • Confidential

## YOUR FIRST APPOINTMENT

- Help us understand your situation
- Clarify roles, responsibilities and expectations
- Agree to work together

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Connect with a RFC today:

**1800 836 211**



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## ADDRESS IMMEDIATE CONCERNS

- Communicate with creditors
- Health and wellbeing supports
- Consider other income sources
- Farm Household Allowance (FHA) and other income support

## CLARIFY YOUR POSITION

- Understand your farm's financial position and future viability
- Consider future needs and aspirations of family members
- Consider cash flow and finance requirements

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## PLAN AND DECIDE

- Identify options and your priorities
- You make informed decisions for your farm
- Develop strategies and action plans

## SUPPORT TO ACHIEVE YOUR GOALS

- Regular RFC check-ins to review your situation
- Referrals for other professional assistance
- Negotiations with creditors and lenders
- Getting to where you want to go can take some time - RFC support is for up to three years

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## FINAL APPOINTMENT

- Continue independently with confidence
- Opportunities from here
- Other support available



**Rural Business Support**

[ruralbusinesssupport.org.au](http://ruralbusinesssupport.org.au)

email: [referrals@ruralbusinesssupport.org.au](mailto:referrals@ruralbusinesssupport.org.au)

SUPPORTED BY THE AUSTRALIAN GOVERNMENT AND THE GOVERNMENTS OF SOUTH AUSTRALIA AND NORTHERN TERRITORY