Restoring Safety and Hope Through Financial Counselling

A young man called on a Wednesday, gently encouraged by his employer to seek financial counselling support. A debt collector had come to his workplace, and his wages were being garnished — leaving him with just \$500 a week. It wasn't enough to cover rent, and he was at risk of losing his home.

Our financial counsellor booked him in first thing Thursday. During the session, he shared that his partner had left with all but one of his children, and he hadn't seen them in over a year. He felt overwhelmed and isolated, and disclosed that he had attempted to take his life three times. He said it was the first time he had spoken openly about his pain.

The financial counsellor listened without judgment, allowing him to unburden. Together, they created a safety plan and arranged therapeutic counselling to begin the next day. We contacted the debt collector, explained the situation, and successfully cancelled the garnishee order to protect his income. We also organised free food delivery - peace of mind that his son wouldn't go hungry.

This intervention didn't just address financial distress — it helped restore hope, safety, and a sense of connection to community.

IRESHA LEHANEFINANCIAL COUNSELLING MANAGER

