

Speak Out Loud:

Stories of Strength from the Southern Downs

EPISODE: FINANCIAL RECOVERY

GUEST: Donna Neale-Arnold, Financial Counsellor

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SUMMARY OF EPISODE

Donna Neale-Arnold is a Financial Counsellor who works for Lifeline Darling Downs & South West Queensland Ltd. Donna has worked in financial counselling since 2011 after a previous career in banking and natural therapies. She has worked as a Rural Financial Counsellor, Generalist Financial Counsellor and a Small Business Financial Counsellor, and is also a Supervisor and Mentor in the industry. Donna finds inspiration from empowering people to develop their own path with money and financial issues, especially when they had believed they couldn't or that they were hopeless with money! Money is a necessity and is the currency we have created in our modern society that allows you to fund security, freedom, joy & attain your goals. Donna encourages you to ask for professional help with your financial situation as early as possible and not let shame prevent you from accessing help.

Listen to the podcast conversation to hear Donna explain:

- her role as a financial counsellor – this is a free service
- the direct and indirect impacts the bushfires have had on people in the region
- the impact of multiple stresses on the financial wellbeing, security and confidence of individuals and families and the region as a whole
- the strengths demonstrated by the people of the Southern Downs
- what you can do to recover from financial stress or a financial crisis
- feeling shame about financial matters is not uncommon
- there are many avenues of support to help you recover from financial stress
- what a financial counsellor can help you with
- supports available for agricultural businesses
- the importance of asking for help early

TOP 3 TAKEAWAYS / TIPS

Donna's Top 3 Tips to prevent or manage financial stress:

1. Ask for help even if you feel embarrassed about your situation
2. Talk to a Financial Counsellor who is a trained professional. This is a free service to help you through difficult financial situations. You will not be judged, but will be guided to make informed choices which will be respected.
3. Don't take all your financial advice from family and friends who may be well-meaning, but may not have the whole picture or all the answers you need. Ask a professional Financial Counsellor.

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www.kathrynwalton.com.au

RESOURCES MENTIONED IN THE PODCAST

Donna Neale-Arnold, Financial Counsellor (National Reg. FC1755)

Lifeline Darling Downs and South West Queensland Ltd

E: dnealearnold@lifelinedarlingdowns.org.au

P: 0400 655 281 / 07 4699 1692 / 1300 991 443

www.lifelinedarlingdowns.org.au

Lifeline Darling Downs and South West Queensland Ltd

Problem Gambling, Financial Counselling, Generalist Financial Counselling, Financial Resilience & Capability Education, SPER Hardship Partners

Referral Process: Intake is via Phone 1300 991 443. Agencies can complete a referral form and email to lifeline@lifelinedarlingdowns.org.au

Community Development Officers, Southern Downs Regional Council

P: 1300 697 372

www.sdrc.qld.gov.au

Crisis Support - "Lifeline"

24 hour crisis support and suicide prevention services

P: 13 11 14

Rural Financial Counselling Service

Free financial counselling for primary producers and small business owners in southern Queensland

P: 1300 732 777

www.rfcssq.org.au

National Debt Helpline

Help over the phone from a Financial Counsellor or be directed to your local Financial Counsellor

P: 1800 007 007

Moneysmart

A range of help on financial topics and issues that arise at every age

www.moneysmart.gov.au

The Salvation Army - Financial Counsellors

P: 1800 722 363

Uniting Care - Financial Counsellors

P: 0438 997 901

Small Business Bushfire Financial Counselling Support Line

Support for people in small business

P: 1800 413 828

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www.kathrynwalton.com.au

Financial Counselling Australia

Peak body for financial counsellors in Australia

www.financialcounsellingaustralia.org.au

Kathryn Walton

Kathryn Walton Consulting and Outdoors is my Therapy

www.kathrynwalton.com.au

Darling Downs and West Moreton PHN

www.ddwmpnh.com.au

Use the clickable map to find mental health services in the region

The information shared in the podcast and handouts is intended for general support only.

To the best of our knowledge, this information was correct at the time of publishing.

Please consult with your doctor or health provider for support based on your individual needs.

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