



After my CAP adviser rang me and said you're now officially debt free you couldn't wipe the smile off my face for the longest time. I was just absolutely euphoric! I felt really empowered by the CAP service. They helped me find my feet and now I'm just walking strong and tall and proud.

Nicole, Sydney



We felt love from the first contact we made with CAP, it was the feeling that we're going to be helped here, these people are going to help us. We've been with CAP almost a year and we've paid off 4 major debts!

Andrew & Kaye, Adelaide



The budget at CAP has been really helpful! I can cope so much better these days because of the things that I've learned. I'm so excited about the future!

Monica, Sydney



It was such a load off to have someone say 'yes we can help you'. The future is bright and shiny and it's getting better day by day!

Lyndal, Brisbane

Are you struggling with any of the following:

- Credit card debt
- Personal loans
- Other personal debts

Free help is available, irrespective of race, gender or belief, through both our Debt Management and Specialist Advice teams.

To make an appointment with
your local Debt Coach

call

1300 227 000

help@capaust.org

www.capaust.org



CHRISTIANS AGAINST POVERTY
ABN 92 104 471 516
ACL 426594

Postal: PO Box 298, Hunter Region MC, NSW, 2310

SW/D301



debt help

Australia's
Premier Debt
Counselling
Charity



Struggling with
Debt?

FREE

DEBT HELP

1300 227 000

www.capaust.org

Christians Against Poverty

Christians Against Poverty (CAP) is an award winning debt management charity. CAP's National Operations Centre is in Newcastle and there is a growing network of centres throughout Australia.

Thousands of families in situations just like yours have already been released from the pressure of debt through a combination of advice, financial education, budgeting and/or insolvency services.

CAP's unique and non-judgemental approach means you are supported all the way as you take each step out of debt and towards freedom.

Questions

• Is CAP just for Christians?

No. CAP will help anyone regardless of their religious beliefs. CAP aims to ensure that nobody receives less favourable treatment on the grounds of race, nationality, religion, age, gender, marital status, sexual orientation or disability.

• Does it cost anything?

No. Our service is completely free. However, we always offer people the opportunity to give donations to the charity so we can help more families.

• Will my creditors co-operate with you?

Yes. We are an award winning charity and we are recognised within the finance industry. This means that creditors work with us because they have seen the results of our involvement. They know we offer fair repayments based on what you can afford.

How we help: The Steps to Freedom



Home visits

After you call CAP, a Debt Coach and Support Coach from the local CAP Centre will visit you in your own home.



An effective budget

A realistic budget is then worked out at CAP's National Operations Centre by prioritising your essential bills, negotiating affordable payments with each creditor and endeavouring to stop unfair interest and charges where possible. The local Debt Coach will then visit you again to explain the budget and the payments you will need to make.



CAP Account

A CAP Account is then set up for you. You will need to make regular payments into your account to cover all of your debts. CAP will then distribute this on your behalf. Your CAP account will also be used to create savings for your future needs.



Insolvency / bankruptcy

If you are in severe debt then we can walk you through insolvency options. We can help you to fill out the forms and even attend court with you if necessary.



Debt free and beyond

Together we will use your CAP Account to pay your debt repayments and you will be supported by a team at CAP's National Operations Centre until you are debt free.

