

# FINANCIAL AND DEBT COUNSELLING



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# Financial and debt counselling helps you with financial questions, big and small

You can contact us even if you have no debt or a small amount of debt.

## Financial and debt counselling provides

- advice with all kinds of daily financial matters, such as planning your finances and keeping to a budget
- help with questions relating to debt and over-indebtedness.

## A financial and debt counsellor

- helps you weigh different solutions and make payment agreements
- can advise you how to apply for a restructuring loan and debt adjustment
- acts as an expert and assistant, you make the decisions concerning your finances.

Financial and debt counselling services do not provide financial support or money.

## OUR SERVICES

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Financial and debt counselling is provided by 23 state legal aid offices across Finland. You can use the services of any legal aid office – often it is easiest to use the one closest to you. The services of financial and debt counselling are intended for private individuals as well as self-employed persons and private traders who carry out small-scale business activities.

Counselling is provided by financial and debt counsellors and legal aid secretaries who assist them. The counselling given is confidential, and employees are bound by a non-disclosure obligation.

Potential disqualification is verified at the beginning of the client relationship. If a legal aid office is disqualified from providing advice, you are referred as a client to another office.

Our services are free of charge.

## SERVICE CHANNELS

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Do you wish to discuss your situation in detail with a financial and debt counsellor? Choose your preferred service channel below and we can start resolving your matter together.



### **Call an office**

Financial and debt counselling is available over the phone. You can find counselling times and phone numbers on the offices' websites.



### **Use e-services**

You can use e-services at a time that is convenient for you.



### **Book an appointment**

If you wish to meet a financial and debt counsellor, please contact us by phone or using e-services.



### **Book a remote appointment**

You can also meet a financial and debt counsellor via video from your own device or at a municipal service point. Please contact us first by phone or using the e-services.



### **Chat with us online**

Discuss with an expert anonymously. You do not need to log in to use the chat. Counselling is of a general nature.

## CONTACT DETAILS

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We provide counselling at over 90 offices all over Finland.  
Find the contact details of your nearest office on our website:

[www.talousjavelkaneuvonta.fi](http://www.talousjavelkaneuvonta.fi)

