

Chapter 10

Social work practice and debt

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Chapter summary

Clients of social workers regularly present with financial problems. This chapter discusses the different types of debt that clients experience and the legal limitations that social workers experience when providing assistance

This is a preview. Not all pages are shown.

3. Where would you draw the line between legitimate debt collection and undue creditor harassment?
 4. As a social worker, you are seen by a mother and son who come to you for assistance with repaying a personal loan taken out by the son for a car, for which the mother is a guarantor (someone who provides an undertaking that they are prepared to repay a debt if the principal debtor is unable to do so). Having lost his job, the son is having difficulty maintaining his repayments. What problems does this situation pose? How would you resolve them?
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Additional reading

Fitzroy Legal Service, 2013, *The Law Handbook*, Fitzroy Legal Service Melbourne. (See also local *Law Handbooks* in each State and Territory.)
Kercher, B, Brading, R and Weule, B, 2002, *Consumer Debt Recovery Law*, 2nd edn, Federation Press, Sydney.
Ryan, M, 1995, *The Last Resort: A Study of Consumer Bankrupts*, Avebury, Aldershot, UK.
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Websites

No claim is made as to the accuracy or authenticity of the content of the sites suggested in this chapter. Site addresses change – if the address is no longer accurate, search using keywords or the title of the organisation concerned.

Australian Banking Industry Ombudsman <www.abio.org.au>
Australian Community Legal Centres <www.austlii.edu.au/au/other/clc>
Australian Competition and Consumer Commission (ACCC) <www.accc.gov.au>
Consumer Action Law Centre <www.consumeraction.org.au>
Consumer Credit Legal Service (WA) Inc <<http://cclswa.org.au/>>
Consumer Credit Legal Centre (NSW) Inc <www.cclnsw.org.au>
Financial Counselling Australia (for a directory of financial counsellors and a range of other useful information and links) <<http://www.financialcounsellingaustralia.org.au/Home>>
Insolvency and Trustee Service Australia (for information on bankruptcy, including contacts for financial counsellors Australia-wide) <www.itsa.gov.au>
MoneySmart (a good source of information about credit and finance issues by the Australian Securities and Investments Commission (ASIC)) <www.moneysmart.gov.au>
NSW Department of Fair Trading (links to all State Departments of Consumer Affairs) <www.fairtrading.nsw.gov.au/Related_links/Australia_government.html>

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