January 2025

# Rural Financial Counselling Service

## Newsletter content

Eligible farmers and related small businesses facing financial hardship can access free and independent financial counselling to help them get back on their feet.

The [Rural Financial Counselling Service](http://www.agriculture.gov.au/RFCS), jointly funded by the Australian, state and territory governments, aims to build farm businesses that are profitable, financially self-reliant, and better prepared to deal with risks.

Under the program, you can talk confidentially to a qualified rural financial counsellor in your state or region about your financial situation. They can help you:

* develop budgets and cashflows to better understand your financial position and the viability of your business
* develop an action plan and take the necessary steps to get you out of financial difficulty
* negotiate with your lenders
* build your financial knowledge and skills so you can manage potential challenges in the future
* identify other government programs that can improve your self-sufficiency, including [Farm Household Allowance](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/assistance/farm-household-allowance).

Your rural financial counsellor can guide you through the process so you can make your own decisions and:

* move out of financial crisis
* improve your financial well-being and resilience
* improve your business profitability, or
* exit the business through sale or succession.

Find your local RFCS:

* [New South Wales](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/rural-financial-counselling-service#new-south-wales)
* [Victoria](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/rural-financial-counselling-service#victoria)
* [Queensland](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/rural-financial-counselling-service#queensland)
* [Western Australia](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/rural-financial-counselling-service#western-australia)
* [South Australia and Northern Territory](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/rural-financial-counselling-service#south-australianorthern-territory)
* [Tasmania](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/rural-financial-counselling-service#tasmania)

Call **1300 771 741** for more information.

## Social media content

**Please tag @daffgov on Twitter and Facebook and Department of Agriculture, Fisheries and Forestry on LinkedIn.**

Are you a farmer, fisher, forester, or small, related business experiencing, or at risk of, financial hardship?

The [Rural Financial Counselling Service](http://www.agriculture.gov.au/RFCS) (RFCS) is here to support you. This ongoing Australian Government program offers free and confidential financial counselling tailored to your needs.

Qualified rural financial counsellors can help you understand your financial position, create action plans, negotiate with lenders, and build your financial skills.

Call **1300 771 741** to learn more.