

## Farm Debt Mediation

### Support for families involved in Farm Debt Mediation

Farm debt mediation provides an opportunity for many rural families to resolve differences in a consultative manner with their farm finance providers. It can be highly stressful, involving financial difficulties and possibly relationship conflicts. Information is provided below about services that can provide farmers in distress with support.

The process of farm debt mediation may require members of rural families to travel to Sydney or regional centres. This can be a lonely experience. If you or your family needs to travel and are unsure of accommodation options etc, the following networks are prepared to help and support you with information.

Alternatively, you may just want someone to listen to your concerns. Your adviser or rural financial counsellor may be busy preparing for the mediation and may be unavailable to support you during the evening prior to the mediation. The following support groups may be able to provide some support.

**Rural Financial Counselling Service** provides rural financial counselling to a range of clients who are suffering, or at imminent risk of suffering financial hardship.

Website: [www.rfcsnsw.com.au](http://www.rfcsnsw.com.au)

RFCS Northern Region: 1800 344 090

RFCS Central and Southern NSW: 1800 319 458

**Department of Primary Industries** run a range of rural support programs including the Farm Business Resilience Program, the Young Farmer Business Program and the Rural Recovery Support Service.

Website: [www.dpi.nsw.gov.au/about-us/rural-support](http://www.dpi.nsw.gov.au/about-us/rural-support)

**Australian Red Cross** provides personal support and emergency aid services.

Website: [www.redcross.org.au](http://www.redcross.org.au)

Phone: 1800 733 276

**Salvation Army** provides all social services including financial, family and personal support and disaster recovery assistance.

Website: [www.salvationarmy.org.au/need-help/financial-assistance](http://www.salvationarmy.org.au/need-help/financial-assistance)

Phone: 13 72 58

**Kids Help Line** is a 24/7 confidential support and counselling service specifically for kids aged 5 to 25 years. Kids can contact the service about a wide range of issues, from everyday issues such as family, friends or school, to more serious issues such as abuse, mental illness, drug and alcohol use, homelessness and suicide. Counselling can be provided online or over the telephone.

Website: [www.kidshelpline.com.au](http://www.kidshelpline.com.au)

Phone: 1800 551 800

**Country Women's Association of NSW** aims to improve conditions for country women and children in various ways including lobbying for change, helping the local community, creating a network of support and meeting together in towns and cities.

Website: [www.cwaofnsw.org.au](http://www.cwaofnsw.org.au)

Phone: 02 8337 0200

## Assistance specifically for mental health and wellbeing

**Rural Adversity Mental Health Program (RAMHP)** has 20 Coordinators based across regional, rural and remote NSW who inform, educate and connect individuals, communities and workplaces with appropriate services and programs.

Website: [www.ramhp.com.au](http://www.ramhp.com.au)

**Mental Health Line** is NSW Health's 24/7 state wide phone service which links people with NSW Health mental health services. It is a free service.

Website: [www.health.nsw.gov.au/mentalhealth/Pages/mental-health-line.aspx](http://www.health.nsw.gov.au/mentalhealth/Pages/mental-health-line.aspx)

Phone: 1800 011 511

**NSW Rural Mental Health Support Line** provides access to local mental health services.

Phone: 1800 201 123

**Lifeline** provides a confidential crisis support service to anyone in Australia experiencing a personal crisis or thinking about suicide. Trained volunteers are available 24/7 to listen and provide support and referrals.

Website: [www.lifeline.org.au](http://www.lifeline.org.au)

Phone: 13 11 14

**Suicide Call Back Service** is a 24/7 service that provides counselling, information and referrals to people at risk of suicide, carers of suicidal people and those bereaved by suicide. Staffed by professional counsellors with specialist skills in working with suicide-related issues, the service can provide ongoing counselling or referrals to appropriate services.

Website: [www.suicidecallbackservice.org.au](http://www.suicidecallbackservice.org.au)

Phone: 1300 659 467

**Beyond Blue** provides a 24/7 confidential support service offering counselling and referrals from trained mental health professionals. All calls and chats are one-on-one and are completely confidential.

Website: [www.beyondblue.org.au](http://www.beyondblue.org.au)

Phone: 1300 224 636

**Mensline Australia** is a 24/7 telephone and online support, information and referral service for men with family and relationship concerns. The service is staffed by professional counsellors, experienced in men's issues.

Website: [www.mensline.org.au](http://www.mensline.org.au)

Phone: 1300 789 978

**SANE** offers a range of free digital and telehealth support services for people over 18 years of age with complex mental health needs, and their family, friends and carers.

Website: [www.sane.org](http://www.sane.org)

Phone: 1800 187 263

## Emergencies

An **emergency** is a situation that poses an **immediate risk** to life, health, property, or environment.

### When to call Triple Zero (000)

For immediate life-threatening or dangerous situations, including threatening suicide or self-harm, call 000.

Also call 000 if:

- property is being threatened
- someone is seriously injured or in need of urgent medical help

If you do call Triple Zero:

- Stay calm, don't shout, speak slowly and clearly
- Advise if you need Police, Fire or Ambulance
- Your call will be directed to the service you asked for
- Answer all questions and provide all details and location information
- Don't hang up until the operator tells you to do so.

## Other emergency numbers

**NSW Police Assistance Line** for victims of crime, other than life threatening or time critical emergency situations.

Phone: 131 444

**State Emergency Service (SES)** can assist if you have experienced damage from storms, wind, hail or a fallen tree or if a tree branch is threatening your property or a person's safety.

Phone: 132 500