

# Need to get your finances in order & manage your money better?

Talk to F.A.S.T at Waterford Credit Union for free and confidential money management advice.

# F.A.S.T

*(Financial Advice Service Team)*

## What is F.A.S.T?

Waterford Credit Union is pleased to announce the relaunch of our F.A.S.T service to members. Our F.A.S.T (Financial Advice Service Team) are on hand to offer free, confidential and non-judgemental advice for members that need guidance on managing their money better and budgeting. The aim of this service is to simply give advice and help members organise their money better - we aim to empower members to have better control over their finances.

## F.A.S.T will..

- ✔ Provide professional advice and guidance during a time of financial difficulty.
- ✔ Examine your current situation through assessing:
  1. How much money is coming into the household
  2. How much expenditure is going out
  3. How much surplus money is left for creditors
  4. Identify where you can save on bills and reduce/consolidate debt
- ✔ In turn, help you manage your money better and start budgeting & planning for future events

## How will you know if you are in financial difficulty?

- ✔ You may be worried about money and how you are managing it
- ✔ You feel there is not enough money to cover everything. Or, there should be but there's not
- ✔ You promised to pay back creditors, but struggling to keep your promise
- ✔ You find yourself borrowing every week until pay day
- ✔ You have cut back on essentials like food and heat in order to pay bills
- ✔ You have taken out too many loans/credit cards and struggling to keep up repayments on all of them

## How to make a F.A.S.T appointment?

If you would like to get in touch with our Financial Advice Service Team, please:

- ✉ **Email** [fast@waterfordcu.ie](mailto:fast@waterfordcu.ie)
- ☎ **Call** the office on 051-861600 to request a call-back from a F.A.S.T advisor
- 👋 **Visit** the office to arrange a consultation with a F.A.S.T advisor

Prior to your F.A.S.T appointment, the F.A.S.T Advisor will undertake an initial phone consultation with you to establish if this service is suitable and to schedule your first appointment. Following the call, 2/3 appointments may follow depending on your situation.



☎ 051-861616 | ✉ [fast@waterfordcu.ie](mailto:fast@waterfordcu.ie) | 🌐 [www.waterfordcu.ie/fast](http://www.waterfordcu.ie/fast)

Waterford Credit Union is regulated by the Central Bank of Ireland. The information and advice provided to you does not constitute legal advice of any kind, and should not be considered as such, or relied or acted upon in that regard. If you require legal advice, you should seek independent advice from a qualified person.