

Large debt waived and relationship of trust built makes difference in Ellie's life

Ellie was receiving support from a local youth agency in order to stabilise her living situation, reduce her risk of homelessness and improve her level of engagement with work and participating in the local community.

The case practitioner discovered Ellie had a significant debt in her name and referred Ellie to Hume Riverina Community Legal Service (HRCLS). The debt was severely impacting Ellie's ability to be financially secure and hampering her efforts to find a job. Ellie's situation was compounded by her suffering from a brain injury and several mental health disorders.

Ellie's life was going downhill as she struggled to deal with everything.

Homelessness adds to woes

Unfortunately, Ellie's mother suffers from alcoholism and perpetrated family violence against Ellie. Ellie was forced to flee her mother's home in order to avoid any further physical abuse, which resulted in her becoming transient and homeless.

Debt balloons quickly

By the time Ellie was referred to the HRCLS, the debt had risen to over \$11,000. HRCLS immediately wrote to the bank and made several compelling arguments for the debt to be waived. These were on the basis the loan was unsuitable, a potential irresponsible lending claim existed, Ellie did not receive any benefit from the contract, she was the victim of family violence and had exceptional circumstances. The bank eventually agreed to waive the debt.

Coerced to go deep into debt

Ellie's legal issue arose when her boyfriend, Greg, compelled Ellie to apply for an \$8000 loan with a bank. Once Ellie got the money, Greg took the majority of the money from her and used it for his own benefit. Not long after, Ellie lost her job and Greg started being both physically and emotionally violent towards Ellie. They eventually broke up and Ellie returned home to live with her mother.

Trust built and banked for the future

Throughout the time Ellie worked with HRCLS, the lawyer offered to provide advice to Ellie on victim's compensation. But Ellie was not ready to discuss this yet. Several months after her file was closed, Ellie contacted the lawyer when she was ready to talk about what family violence she experienced and discuss potential legal options or solutions.

Ellie had not been ready to talk about it during the advice to get the debt issue fixed. But the offer to talk about it had stayed at the back of her mind. Now she felt she was in the right place to talk. Ellie eventually chose not to proceed with any potential action, but she appreciated being told what legal avenues were available to her.

