

CONTACT DETAILS

We provide counselling at over 90 offices all over Finland.
Find the contact details of your nearest office on our website:

www.talousjavelkaneuvonta.fi



FINANCIAL AND DEBT COUNSELLING



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Financial and debt counselling helps you with financial questions, big and small

You can contact us even if you have no debt or a small amount of debt.

Financial and debt counselling provides

- advice with all kinds of daily financial matters, such as planning your finances and keeping to a budget
- help with questions relating to debt and over-indebtedness.

A financial and debt counsellor

- helps you weigh different solutions and make payment agreements
- can advise you how to apply for a restructuring loan and debt adjustment
- acts as an expert and assistant, you make the decisions concerning your finances.

Financial and debt counselling services do not provide financial support or money.

OUR SERVICES

Financial and debt counselling is provided by 23 state legal aid offices across Finland. You can use the services of any legal aid office – often it is easiest to use the one closest to you. The services of financial and debt counselling are intended for private individuals as well as self-employed persons and private traders who carry out small-scale business activities.

Counselling is provided by financial and debt counsellors and legal aid secretaries who assist them. The counselling given is confidential, and employees are bound by a non-disclosure obligation.

Potential disqualification is verified at the beginning of the client relationship. If a legal aid office is disqualified from providing advice, you are referred as a client to another office.

Our services are free of charge.

SERVICE CHANNELS

Do you wish to discuss your situation in detail with a financial and debt counsellor? Choose your preferred service channel below and we can start resolving your matter together.



Call an office

Financial and debt counselling is available over the phone. You can find counselling times and phone numbers on the offices' websites.



Use e-services

You can use e-services at a time that is convenient for you.



Book an appointment

If you wish to meet a financial and debt counsellor, please contact us by phone or using e-services.



Book a remote appointment

You can also meet a financial and debt counsellor via video from your own device or at a municipal service point. Please contact us first by phone or using the e-services.



Chat with us online

Discuss with an expert anonymously. You do not need to log in to use the chat. Counselling is of a general nature.