
A gift in your Will that funds the professional advocacy no one else provides at the end of life.

For supporters considering a bequest, a legacy gift, or a major single donation: a way to fund the licensed mediation work that resolves the debt problem left behind — the problem you may have watched a parent or partner face, and the problem you can ensure another family does not face alone.

The problem

Most bequest programs ask for a general contribution to an organisation. That is a valid ask, but it is also an abstract one.

LWD's bequest program is different. It funds a specific, licensed, and measurable intervention at a specific window in the life course — the window in which you may have watched a family member face the debt problem yourself.

That specificity is the point. A bequest to LWD does not disappear into overhead. It funds a defined number of licensed mediation hours for real households in the terminal-illness and bereavement window.

What LWD does about it

A gift in your Will — or a lifetime major gift — is used to fund licensed mediation hours performed by Credit Mediation Services Pty Ltd under Australian Credit Licence No. 387398, on behalf of eligible households referred through the LWD program.

Gifts are recorded in a public bequest register (with donor anonymity available on request), and the cases funded through your gift are reported to your executor, family, or nominated recipient each year.

A \$50,000 bequest funds approximately 2,600 licensed mediation hours — roughly 300 to 400 case-episodes at the median case-hour count.

2,600 hours

FUNDED BY A \$50,000 BEQUEST

300–400

CASE-EPIISODES AT MEDIAN CASE SIZE

Anonymous

IF YOU PREFER — DONOR PRIVACY RESPECTED

Reported

ANNUALLY TO YOUR EXECUTOR OR NOMINEE

A case in one paragraph

Composite: a supporter in her 60s watched her father die with \$62,000 in unresolved credit-card debt in 2019. Her mother spent six months on the phone. In her Will, she has left \$75,000 to LWD, specifically directed toward Room A mediation hours, to ensure no family in her postcode faces the same. Her solicitor drafted the clause in an afternoon.

Composite illustration · labelled · sample gift clause available

Why give this way

- It funds work that would not otherwise happen. Licensed mediation for terminally-ill households is not a service any commercial provider offers — it exists because donors fund it.
- It is legally straightforward. Standard gift-in-Will clauses work; we can supply sample wording for you and your solicitor.
- Once DGR endorsement is confirmed, bequests to LWD will attract the full tax-deductibility applicable to gifts to DGR-endorsed charities. DGR application is currently in progress with the ATO.

A gift in your Will, or a lifetime major gift.

We are pleased to provide sample bequest clauses, brief you or your solicitor privately, and record your intended gift in our confidential register. Lifetime major gifts (typically \$25,000 and above) are equally welcome and are treated with the same care.

[REQUEST THE BEQUESTS PACK](#)

Who does the licensed mediation work. Life Without Debt Ltd is a proposed Australian public benevolent institution (registration with the ACNC pending). LWD itself is not credit-licensed. All debt-mediation work is performed by our related-party service provider, **Credit Mediation Services Pty Ltd**, which holds **Australian Credit Licence No. 387398**. CMS's licensed practitioners take each case, contact creditors directly on the beneficiary's behalf, and carry out the mediation under the National Consumer Credit Protection Act framework. LWD funds this work under a formal related-party service agreement.

What outcomes we can and cannot promise. Mediation is a negotiation with creditors. Some creditors write off, some reduce, some refuse. Individual outcomes vary and depend on creditor cooperation. Mediation is not debt discharge and we do not guarantee outcomes.

Tax deductibility. Gifts of \$2 or more are tax-deductible where receipted as a gift, once LWD achieves Deductible Gift Recipient (DGR) endorsement from the Australian Taxation Office. DGR application is in progress.

Registrations & complaints. Life Without Debt Ltd · ACN: pending · ABN: pending · ACNC registration pending · DGR application in progress. Registration numbers will be published via [/registrations](#) as they issue. Complaints, feedback and whistleblower reports may be made in confidence via [/enquire](#) under our published Complaints Policy. For how we handle personal information, see the [Privacy Policy](#) issued under the Privacy Act 1988.