A licensed program of last-resort debt resolution that reduces downstream cost to the health and welfare systems.

For state and federal health, ageing, and welfare portfolios: a professional, independent, ACL-licensed program that resolves the debt problem currently absorbed by clinical time, community-legal-centre backlogs, and financial-counselling waiting lists.

The problem

Palliative-care social workers spend clinical hours on debt problems they are not licensed to solve. Community legal centres carry six-month waiting lists for consumer-credit matters. Financial counsellors advise but cannot mediate under the credit licence framework.

The cost of this gap is absorbed inside the health and welfare systems — not by the creditors who profit from the underlying products.

Meanwhile, the small population of households at end of life with unresolved consumer debt is a well-defined target group with a well-defined intervention window.

What LWD does about it

LWD proposes a program-of-last-resort structure that governments and health departments can commission or endorse: a licensed, independently-governed, and publicly-audited service that takes referrals from the health system and resolves the debt problem professionally.

The mediation is licensed. The reporting is public. The eligibility criteria are documented. And because Credit Mediation Services Pty Ltd holds the credit licence — not LWD, and not government — the regulatory posture is clean.

This is not a grant application. It is a case for structural inclusion of the program in the health-and-ageing system's referral pathways.

6 months

TYPICAL CLC WAIT FOR A CONSUMER-CREDIT MATTER

Zero

CLINICAL HOURS RECLAIMED TODAY FOR THIS WORK

Licensed

THE DIFFERENCE BETWEEN ADVICE AND RESOLUTION

Public

THE REPORTING POSTURE, QUARTERLY

A case in one paragraph

> Composite: a palliative-care social worker in metropolitan Sydney reports 3 to 5 hours per fortnight absorbed by debt-related distress that she has no professional standing to resolve. Under a Room D pathway, those hours return to clinical work; the household is referred to the LWD-funded licensed program; and the debt problem is handled by practitioners who are licensed to handle it.
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> Composite illustration · labelled · consultation basis

Why this is a system-level fit

- It sits inside the regulatory geometry that already exists: the NCCP Act framework, ACNC public-benevolent-institution registration, and ASIC ACL supervision. Nothing new needs to be legislated.
- It reduces measurable downstream cost across health, community legal, and financial-counselling systems.
- It creates a public reporting cadence that the sector currently does not have — case counts, creditor-response ratios, and cost-per-mediation-hour, published quarterly.

A commissioning conversation.

We are seeking early-stage commissioning conversations with state and federal health, ageing, and welfare portfolios. Room D is not currently active as a revenue source — it is a strategic pathway being scoped for years two to five of the model.

REQUEST A BRIEFING MEETING

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.