Refer a household. Free clinical time. Improve end-of-life care.

For palliative-care teams, hospices, community nurses, GPs, oncology social workers, and community legal centres: a referral pathway to a licensed debt-mediation service that takes the debt conversation off the household — and off your clinical hours.

The problem

Palliative-care and community-health clinicians spend measurable hours on debt-related distress that they are not licensed to resolve.

The alternatives are limited. Financial counsellors give advice but do not mediate. Community legal centres carry long wait times. Bankruptcy is inappropriate for a household in the last months of life.

The debt conversation stays in the clinical space, absorbing time that should be spent on symptom management, family support, and the work only the clinical team can do.

What LWD does about it

LWD provides a clean referral pathway. A clinician identifies an eligible household — typically a person with a life-limiting diagnosis, or a recently-bereaved partner — and refers them via a short, secure intake form.

From that point the household is engaged by Credit Mediation Services Pty Ltd (Australian Credit Licence No. 387398), whose licensed practitioners take over the debt conversation. All creditor contact is handled by CMS's practitioners under the NCCP Act framework.

The referring clinician is out of the debt conversation from the moment the referral lands. Case updates are provided to the household directly; the clinician receives a completion notice at case closure unless the household opts otherwise.

30 seconds

MEDIAN INTAKE-FORM COMPLETION TIME

100%

OF DEBT CONVERSATIONS HANDLED BY CMS

Free

TO THE REFERRING CLINICIAN AND HOUSEHOLD

Consent-first

NO ENGAGEMENT WITHOUT HOUSEHOLD CONSENT

A case in one paragraph

> Composite: a palliative-care CNS in regional Victoria refers a 68-year-old patient with metastatic bowel cancer and her husband, who has been fielding calls from two credit-card issuers and a personal-loan lender. The referral takes 90 seconds. Two weeks later, all three creditors have been engaged; one has written off, two have suspended pending medical documentation. The CNS returns to symptom management.
>
> Composite illustration · labelled · clinician referral guide at /clinician-referral-guide

Why refer to LWD

- It hands the debt conversation to licensed professionals in a framework you can defend clinically and ethically.
- It respects consent. No creditor is contacted without the household's explicit written authorisation, taken by CMS's practitioners as part of the licensed engagement.
- It gives you back clinical time. The measurable reduction is documented in Room F's quarterly reporting.

Add LWD to your referral pathway.

The referral form takes under a minute. There is no cost to the household or the clinical service. We provide a short one-page briefing for your team meeting, and a longer clinician referral guide for onboarding.

READ THE CLINICIAN REFERRAL GUIDE

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.