

Society is in his debt

The job of a debt consultant can be emotionally gruelling, but the rewards make up for that, reports **Anna Edwards**

Test Drive

WHEN Ben Paris hears the relief in his clients' voices he knows he is doing good in the world.

Once a dietician, Paris now works as a debt consultant at Debt Mediators, helping people who have slipped into the cycle of debt overcome their worries.

"Basically we generate solutions for people who are experiencing pressure from financial hardship and the stress that is associated with that," he says.

Ben and his colleagues help their clients find a way through their seemingly unfixable situations.

"We run through people's lives and identify their cost of living and what they could reasonably afford to pay and then we crunch their numbers," he says.

"These are people who would more than likely end up bankrupt or be chasing their tail for years. They are people who can't see a future."

Without much self-promotion, Paris says the debt consulting industry is growing at a rate of knots.

"Two years ago we might have got 100 calls a week, now we would definitely be getting about 500," he said.

"A lot of people are experiencing problems and often it is not through anything they have done wrong."

As well as running them through their budget so they have enough money to pay off their debts, Paris says he also makes sure his clients have enough to put towards other things like school excursions, tutors and household necessities.

"The relief you hear every day in people's voices is such a rewarding thing," he says.

"I like the fact that you can make them see they have enough money to

"Because being in debt, well it doesn't just impact them, it has an impact on their children and their relationships and their families."

Although his job can be emotionally gruelling at times, Paris says the rewards make up for that.

"One of the biggest challenges is that it can be grinding because every 30 or 40 minutes we are hearing someone else's story about their stressful experience so it can be hard to disengage."

But he wouldn't want another job.

"We do pretty good stuff. I recently had one client who had taken out a \$125,000 loan... and she couldn't see a way to be able to pay it back, but by the time we worked out the numbers and that person didn't have to file for bankruptcy and got to keep her house well that was pretty fun."

"People have such shame about being in debt, but it's a secret shame that they carry around with them."

"We help them out of that."

"When I was a dietician I used to help people get off their diabetes medicine and they weren't nearly as happy as the people I help get out of debt."

And it is the helping part that appeals to Paris.

Like most of his co-workers, Paris comes from a caring background, which is the reason he was drawn to his job.

"Caring type professions are definitely drawn to this," he says.

As well as speaking to his clients and going through their budgets, Paris is in constant contact with debt collection agencies, banks and courts.

He also needs to keep abreast of any major world financial issues.

But ultimately it is the helping people that he loves.

"What we do, we allow people to be able to give back to the community, give their kids a better future and pay more attention to their relationships. And then there are the health impli-

Fact Box

NAME: Ben Paris
AGE: 26.
SUBURB: Chermside.
JOB: Debt consultant at Debt Mediators.
LOVES: Giving back to society and helping people overcome their financial problems.
CHALLENGES: Switching off. Hearing people's stories of stress every day can get draining.
SALARY: \$48,000 - \$85,000.

Free

