

ABBREVIATIONS

ABA	Australian Bankers' Association
AFC	Australian Finance Conference
Act	<i>Bankruptcy Act 1966</i>
AICM	Australian Institute of Credit Management
Bill	Bankruptcy Legislation Amendment Bill 2009
CALC	Consumer Action Law Centre
CCLC	Consumer Credit Legal Centre (NSW)
Department	Attorney-General's Department
FCRC	Financial and Consumer Rights Council
IPA	Insolvency Practitioners Association
ITSA	Insolvency and Trustee Service Australia
Law Council	Law Council of Australia
NPII	National Personal Insolvency Index
PILCH	Public Interest Law Clearing House