

# Build your financial capability

*Programs and resources to suit you*

Building financial capability means having the knowledge and confidence you need to make good financial decisions.

We all learn differently, and there are many programs and resources to choose from. This guide helps you decide which program is right for you.

To help you choose, we have grouped these resources according to learning style –

- [One-on-one learning/support](#)
- [Group learning](#)
- [Self-paced online learning](#)
- [Do-it-yourself resources](#)

If you already know how you learn best, click on the learning style that suits your needs.

Everything listed here is free to access.

## One-on-one learning/support

The advantage of one-on-one learning and support is that it can be tailored to your situation and needs.

### *Financial Capability and Wellbeing Program – Good Shepherd*

A free, non-judgmental and confidential service for people to build money management skills, knowledge and confidence. It offers both one-on-one consultations and group workshops.

**Location:** Available in Melbourne – inner south, western and south eastern suburbs

**Eligibility:** To be eligible you must be one (or more) of the following:

- receiving a Commonwealth allowance OR payment
- a newly arrived migrant, non-citizen or refugee
- a woman experiencing family violence

Use this enquiry form to find out more: [goodshep.org.au/services/financial-counselling-financial-capability-and-wellbeing](https://goodshep.org.au/services/financial-counselling-financial-capability-and-wellbeing)

### *Financial Information Service – Centrelink*

The Financial Information Service (FIS) is a free, impartial and confidential service that can inform and educate consumers about financial matters, including how certain decisions can affect Centrelink payments. FIS can give you information, tools and resources to help you when you need to make decisions about your current and future financial needs.

**Location:** Consultations occur over the phone.

To speak to FIS, call **132 300** and ask for an FIS officer.

Click here to find out more: [www.servicesaustralia.gov.au/financial-information-service](https://www.servicesaustralia.gov.au/financial-information-service)



## Group learning

One of the advantages of group learning is that you can learn from others and gain social support.

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### *Financial Empowerment & Resilience Network (FERN) – Brotherhood of St Laurence*

The Financial Empowerment & Resilience Network (FERN) runs 90-minute digital workshops on a range of different topics, including banking basics, superannuation, creating financial goals and using credit wisely. These workshops help participants to develop practical skills for their own financial wellbeing. FERN is for anyone who would like to build their financial skills, knowledge and confidence.

**Location:** Online

**Eligibility:** Everyone is eligible. Sessions are delivered in English and are for people who manage their own or their family's finances.

To find out more click here: [bsl.org.au/services/saving-and-managing-money/fern](https://bsl.org.au/services/saving-and-managing-money/fern)  
or email **fern@bsl.org.au** for more information

### *MoneyMinded – ANZ*

MoneyMinded is a flexible adult financial education program that builds knowledge, confidence and skills to help people make informed decisions and manage their money.

**Location:** MoneyMinded content is delivered by trained coaches operating out of community organisations and other selected partner organisations across Australia. Look out for workshops delivered by MoneyMinded coaches at the community organisations you are connected to.

For more information, email **moneyminded@anz.com**



## Self-paced online learning

The advantage of self-paced online learning is that you can learn at a time and pace that suits you.

### *MoneyMinded Online – ANZ*

MoneyMinded Online is made up of a series of eight interactive activities that are designed to improve your money management skills. You can learn techniques for effective budgeting, managing debt, smart banking and future planning – including superannuation and saving.

Register and get started with MoneyMinded Online by clicking on any of the modules here: [moneyminded.com.au](http://moneyminded.com.au)

### *Be The Boss – Money Wisdom for Life (downloadable workbook)*

This step-by-step 76 page guidebook walks you through important money conversations and considerations such as:

- understanding your money values
- budgeting
- navigating the Christmas season
- insurance
- saving strategies
- managing life's changes

You can download the workbook at the bottom of this webpage and then begin working at your own pace: [www.salvationarmy.org.au/need-help/financial-assistance/youre-the-boss](http://www.salvationarmy.org.au/need-help/financial-assistance/youre-the-boss)

### *Saver Plus – ANZ and Australian Government*

Saver Plus is a financial education and matched savings program for families and individuals on a tight budget. Its aim is to assist participants in developing life-long savings habits. Eligible participants who complete the program have their savings matched (up to \$500) by ANZ, which can be used for education-related expenses for themselves or their children.

**Eligibility:** To be eligible for Saver Plus, you must have all of the following:

- Have a Health Care Card or Pensioner Concession Card AND an eligible Centrelink payment\*
- Be in school yourself OR have a child in school (can be starting school next year)
- Have regular income from work – can be part time (either yourself or your partner)\*
- Be 18+ years old

\* Many types of income and Centrelink payments are eligible – see the Saver Plus terms and conditions for more information.

To enquire, email [saverplus@bsl.org.au](mailto:saverplus@bsl.org.au) or call The Brotherhood of St Laurence on **1300 610 355**. Click here for more information: [www.anz.com.au/about-us/esg-priorities/financial-wellbeing/saver-plus](http://www.anz.com.au/about-us/esg-priorities/financial-wellbeing/saver-plus)



## Do-it-yourself resources

If you would prefer to do your own self-directed research, the following resources provide you with a wealth of information about managing your money.

### MoneySmart – ASIC

MoneySmart is a guidance and support website from the Australian Securities and Investments Commission (ASIC), the Australian Government agency for financial capability. MoneySmart covers many topics and provides resources for all stages of life, including calculators and tips to help individuals make better financial decisions.

This includes an easy to use budget/money planner to work out where your money is going: [moneysmart.gov.au/budgeting/budget-planner](https://moneysmart.gov.au/budgeting/budget-planner)

The MoneySmart website also has Money Management Kits in 15 languages other than English: [moneysmart.gov.au/publications/money-management-kit](https://moneysmart.gov.au/publications/money-management-kit)

### YourSuper – Australian Government

YourSuper is a comparison tool that will help you compare superannuation funds, fees and returns: [www.ato.gov.au/YourSuper-Comparison-Tool](https://www.ato.gov.au/YourSuper-Comparison-Tool)

### Victorian Energy Compare – Victoria State Government

Victorian Energy Compare is an independent Victorian Government price comparison site that will help you find the cheapest plan for electricity and gas: [compare.energy.vic.gov.au](https://compare.energy.vic.gov.au)

### Resources and Toolkits – Consumer Action Law Centre

Consumer Action Law Centre (CALC) provides resources on its website for consumers. These include guides to consumer issues such as debt collectors, insurance and loans: [consumeraction.org.au/resources-and-toolkits](https://consumeraction.org.au/resources-and-toolkits)

### Factsheets – Social Security Rights Victoria

Social Security Rights Victoria (SSRV) is a community legal centre that provides free legal services in relation to social security and Centrelink matters. They also have factsheets and other resources that can help you understand and exercise your social security-related rights and responsibilities: [www.ssrv.org.au/fact-sheets](https://www.ssrv.org.au/fact-sheets)

## Financial counselling

All these programs and resources help you with steps you can take yourself. But if you feel you need a bit more guidance or need help quickly, get in touch with a financial counsellor.

Financial counselling services are free, confidential and non-judgemental, and they are funded by the government. A financial counsellor can help you negotiate with creditors like banks and lenders, utility providers, landlords and the ATO, and may be able to direct you towards financial support that may be available.

Call the National Debt Helpline on **1800 007 007** to speak with a financial counsellor for free.