

# Managing the household budget

## Budgeting

### Budget Planner

This budget template allows you to do a simple budget so you can work out where your money is going and how to save: <https://moneysmart.gov.au/budgeting/budget-planner>

This useful tool can show you how much money you earn and spend over different periods of time.

## Saving money on bills

### Victorian Energy Compare

This is an independent Victorian Government energy price comparison site for gas and electricity: <https://compare.energy.vic.gov.au/> To get the most out of this tool you will need your most recent bill.

### How to reduce your household's energy consumption

1. Switch to LED lights, turn off unnecessary lights
2. Use natural light
3. Take shorter showers
4. Fix any leaky taps
5. Unplug unused electronics
6. Wash laundry in cold water

## Help with school costs

### Camps, Sports and Excursions Fund

The Camps, Sports and Excursions Fund (CSEF) provides payments for eligible students to attend activities like school camps, trips, school-organised sport programs and outdoor education programs.

For more information, go to: <https://www.education.vic.gov.au/about/programs/Pages/csef.aspx>

Payment amounts for 2021 are:

- \$125 per year for eligible primary school students
- \$225 per year for eligible secondary school students.

Application forms can be obtained from the school.

### Uniforms

You can also get help with school uniforms if your child is starting Prep or Year 7 and is eligible to receive the Camps, Sports and Excursions Fund – this help is provided through the State Schools' Relief Fund. Contact the school's Assistant Principal or Welfare Coordinator for more information. The school may also have other support available.

### Saver Plus

Saver Plus is a **free 10-month financial literacy and matched savings program**. It helps people develop savings and money management skills, while saving for their children's or their own education. Participants can receive up to \$500 to assist with education costs.

Call 1300 610 355 or visit [www.bsl.org.au/services/saving-and-managing-money/saver-plus/](http://www.bsl.org.au/services/saving-and-managing-money/saver-plus/)

# Managing the household budget

## Free money management courses

### Financial Literacy for Women

This free course is designed for women from different cultures. It takes you through different steps of handling finances, including setting up a bank account, making payments, earning an income and saving for your retirement. It also shows you how to create a budget to track your spending and saving.

To learn more or register, go to <https://www.myauslearning.org.au/financial-literacy/>

The course is available in English and 10 community languages.

Available Languages: العربية, 简体中文, دری, Hazaragi, Karen, 한국어, नेपाली, ਪੰਜਾਬੀ, ไทย and Tiếng Việt

### Money Management Kit

This resource contains fact sheets, audio, stories and videos in 15 community languages, as well as in English: <https://moneysmart.gov.au/publications/money-management-kit>

### MoneyMinded Online

MoneyMinded Online is made up of a series of eight interactive activities that are designed to improve your money management skills including budgeting. You can complete any of the activities at any time and at no cost.

To start, go to <https://moneyminded.com.au/> and click on any of the 'Start activity' options. You will be asked your name, email address and to choose a password for each time you log in. Then you can browse the activities you are interested in and get started.

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To contact a financial counsellor for free, independent and confidential assistance  
call the National Debt Helpline:

**1800 007 007**

[ndh.org.au](https://ndh.org.au)

Financial counsellors are a free service where you can work through your  
questions and understand the choices you can make

Your conversation is private – no one will know what you talk about

Interpreters are available and everyone is welcome – there are no visa restrictions

# Staying on top of money problems

## What do I need to think about when I'm taking out a loan?

### Good borrowing checklist

- ✓ Needs to be personally beneficial
- ✓ Can afford to repay (within my budget)
- ✓ Responsible lender
- ✓ Reasonable interest rate (shop around)
- ✓ Limited penalties for early payoff
- ✓ The purpose of the loan is to purchase something lasting (ie. building up an asset)

### Checklist: before getting a home loan

This checklist explains some of the common documents and terms that are used when applying for a home loan.

<https://financialrights.org.au/checklist-getting-a-home-loan/>

### Choice

Choice provides information on credit cards and loans – what to look out for, what to avoid, and how to stay out of trouble.

<https://www.choice.com.au/money/credit-cards-and-loans/>

### Checking for the best rates

Canstar is Australia's biggest financial comparison site – use it to compare home loans, credit cards and insurance.

<https://www.canstar.com.au/>

## How do I make a complaint?

### Australian Financial Complaints Authority (AFCA)

AFCA provide free and independent dispute resolution for financial complaints. If you are having a problem with a lender or an insurance company and are unhappy with their response, you can take your complaint to AFCA.

<https://www.afca.org.au>

To check if a lender or financial service provider is a member of AFCA, you can go here:

<https://www.afca.org.au/make-a-complaint/findafinancialfirm>

# Staying on top of money problems

## Where can I borrow safely if I'm on a low income?

### Good Money stores

Good Money stores are a partnership between Good Shepherd, the Victorian Government and NAB. They offer safe, affordable and responsible financial services for people on low incomes.

<https://goodshep.org.au/services/good-money-stores/>

Call 1300 770 550

### Household Relief

Household Relief is a free, friendly, confidential service available for Australian households financially impacted due to COVID-19. They can provide loans of up to \$3000.

Eligibility criteria:

- You or your partner must have either incurred additional expenses or reduced income due to COVID-19
- You must be an Australian citizen, permanent resident or hold a valid visa that expires after the loan term
- You must have an annual income less than \$60,000 (single) or less than \$100,000 (couple) (before tax)

<https://householdrelief.org.au/>

Call 1300 121 130

## What loans should I be careful about?

### Payday loans

A payday loan is a loan of up to \$2,000 from a lender that is to be paid back within 16 days to 1 year. Before you take out a payday loan, make sure you understand the risks, and consider the cheaper, less risky alternatives first.

For more information about the risks associated with payday loans, go to:

<https://ndh.org.au/Debt-problems/Payday-short-term-loans/Risks-of-payday-short-term-loans/>

### Buy now pay later

One in five people have trouble repaying on time and get late fees as a result. If you're short of money, these schemes can be very risky.

## What can I do if I can't pay my bills?

### Utility Relief Grant Scheme (URGS)

URGS pays overdue electricity, gas or water bills when you are experiencing unexpected financial hardship. For more information about URGS, see:

<https://services.dffh.vic.gov.au/utility-relief-grant-scheme>

Contact your gas, electricity and/or water retailer (for example, AGL or Origin Energy) to see if you are eligible and to apply. Application forms can only be provided by your retailer.

# Staying on top of money problems

## Financial Capability and Wellbeing Program

A free, non-judgmental, confidential service for people to build their money management skills, knowledge and confidence. To be eligible you need to be:

- receiving a Centrelink payment
- a newly arrived migrant, non-citizen or refugee, or
- a woman experiencing family violence.

<https://goodshep.org.au/services/financial-counselling-financial-capability-and-wellbeing/>

## What can happen if I fall behind on a loan?

### Credit reporting

A credit report is a report that details your credit history, including every time you have applied for credit or defaulted on a repayment. It is held by a credit reporting agency. A bad credit report can limit your options in the future.

For a free credit report, go to <https://www.equifax.com.au/personal/products/equifax-credit-report>

### Debt collection guidelines

Some lenders will engage debt collectors to chase up unpaid bills and credit. This site provides you with information about dealing with debt collectors – including what debt collectors can and cannot do, your rights, and how to get help.

<https://moneysmart.gov.au/managing-debt/dealing-with-debt-collectors>

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Your conversation is private – no one will know what you talk about

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# Keeping yourself financially safe and secure

## How can I protect my finances?

### You can protect your finances by:

- ✓ staying in touch with people you trust, and not being afraid to talk about any concerns you have
- ✓ learning to recognise and avoid financial scams
- ✓ regularly checking bank and credit card statements for unauthorised transactions
- ✓ opening your own mail
- ✓ storing documents, account logins and passwords in a safe and secure place
- ✓ if you lend money to someone, putting it in writing and making a plan with them for repayment
- ✓ never signing documents you don't understand
- ✓ where possible, getting independent and confidential legal or financial advice
- ✓ asking someone you trust to check that the person who manages your money is doing it in your best interests

For more information about financial abuse go to <https://moneysmart.gov.au/financial-abuse>

## Where can I go to find out about my rights... ...as an individual?

### Community Legal Centres

Community legal centres (CLCs) provide free legal services to the public. If you need some information or legal advice on a personal or general issue, you can find a CLC near you at: [https://www.fclc.org.au/find\\_a\\_community\\_legal\\_centre](https://www.fclc.org.au/find_a_community_legal_centre)

Depending on your issue, other services can provide specialist advice and assistance that is tailored to who you are or the situation you are in.

## ...as a consumer?

### Consumer Action Law Centre (CALC)

CALC is a CLC focused on consumer advocacy – you can contact them if you have a question about your rights as a consumer.

<https://consumeraction.org.au/>

### Consumer Affairs Victoria

Consumer Affairs Victoria advise and educate consumers, tenants, businesses and landlords on their rights, responsibilities and changes to the law. They can also conciliate disputes between consumers and traders, and tenants and landlords, and enforce and ensure compliance with consumer laws.

<https://www.consumer.vic.gov.au/>

Call 1300 55 81 81

# Keeping yourself financially safe and secure

## ...as a consumer (continued)?

### **Australian Financial Complaints Authority (AFCA)**

AFCA provide free and independent dispute resolution for financial complaints. You can contact them if you have a question about your rights in relation to banks, credit cards, mortgages and other lenders.

<https://www.afca.org.au/>

### **Insurance Law Service**

If you want to know about your rights in relation to insurance, or if you have an insurance problem, you can contact the Insurance Law Service.

<https://insurancelaw.org.au/>

## ...as an employee?

### **Fair Work Ombudsman**

Fair Work helps people understand their rights and responsibilities under Australian workplace laws. If you have a workplace problem, they have tools and information to help you resolve it.

<https://www.fairwork.gov.au/>

### **JobWatch**

JobWatch is a community legal centre that helps with employment rights.

<https://jobwatch.org.au/>

Call 03 9662 1933

Interpreters can be arranged by TIS

### **Young Workers Centre**

The Young Workers Centre provides information to young workers about their rights, and assists if they are facing a workplace issue.

<https://www.youngworkers.org.au/>

## ...as a recipient of government benefits?

### **Social Security Rights Victoria (SSRV)**

SSRV is a community legal centre that provides free legal services in relation to Social Security and Centrelink matters to people across Victoria. Contact them if you have a question about your rights in relation to Centrelink, including payment suspension/cancellation and/or debt recovery issues.

<https://www.ssrv.org.au/>

Legal Assistance Line – Call 03 9481 0355

Monday-Thursday, 9am-1pm and 2pm-5pm

# Keeping yourself financially safe and secure

## ...as a renter?

### **Tenants Victoria**

Tenants Victoria protects the rights of tenants across Victoria. They provide information to tenants about their rights and can assist and advocate for tenants facing disputes with landlords.

<https://tenantsvic.org.au/>

## ...as a person living with disability?

### **AED Legal Centre**

AED Legal Centre provides information, education, advice, and legal representation to people with disability who experience discrimination in the areas of education or employment. It also represents people seeking review of decisions about their NDIS plans.

<https://www.aed.org.au/>

### **Disability Discrimination Legal Service (DDLS)**

The DDLS is a statewide independent CLC that specialises in disability discrimination legal matters. They can provide free legal services in several areas, including information, referral, advice, casework assistance, community legal education, and policy and law reform.

<http://ddlsaustralia.org/>

### **Office of the Public Advocate (OPA)**

The Public Advocate promotes and safeguards the rights and interests of people with disability. The OPA's Advice Service can provide information and assistance to people with disability and their carers, family and friends.

<https://www.publicadvocate.vic.gov.au/>

Advice Service – Call 1300 309 337

## ...as an older person?

### **Seniors Rights Victoria (SRV)**

Seniors Rights Victoria provide information, support, advice and education to help prevent elder abuse and safeguard the rights, dignity and independence of older people.

<https://seniorsrights.org.au/>

### **Elder Rights Advocacy (ERA)**

Elder Rights Advocacy supports older people, their families and representatives in Victoria address issues related to Commonwealth funded aged care services.

<https://era.asn.au/>



# Keeping yourself financially safe and secure

## ...as an asylum seeker or refugee?

### Asylum Seeker Resource Centre (ASRC)

ASRC's programs support and empower people seeking asylum to maximise their own physical, mental and social wellbeing. Among other supports, they provide legal advice and assistance to people seeking asylum.

<https://asrc.org.au/>

### Refugee Legal

Refugee Legal provides free specialist legal assistance to people seeking asylum, refugees and disadvantaged migrants. Their services include a telephone advice line, full legal representation, and Temporary Protection Visa (TPV) clinics.

<https://refugeelegal.org.au/>

Advice Line – Call (03) 9413 0100  
Wednesdays and Fridays, 10am – 2pm

## ...as a person experiencing family violence?

### 1800RESPECT

1800RESPECT is a confidential counselling and support service for those who have experienced sexual assault and/or domestic family violence. It is open 24 hours and provides phone and online counselling.

<https://www.1800respect.org.au/>

### inTouch

inTouch provides support, services and programs for migrant and refugee women experiencing family violence.

<https://intouch.org.au/>

## What can I do if my financial rights are not being respected?

Many of the services listed above will be able to offer advice and assistance. Depending on your issue, there may be a specialist service that can offer tailored help.

You can also call a financial counsellor for free, independent and confidential assistance –

**1800 007 007**

Remember – you should always make your own choices, but services can assist with your options.

# Keeping yourself financially safe and secure

## What can I do about scams?

Scams are becoming increasingly sophisticated, and scammers have found ways to target and take advantage of people in vulnerable situations. If you think you have been scammed, contact the relevant service provider (e.g. your bank, a shop, the ATO) as soon as possible.

Eastern Community Legal Centre has produced a short video and accompanying booklet containing information about scams and how they work. The video is available in five languages (English, Mandarin, Cantonese, Falam Chin and Karen).

<https://eclc.org.au/what-we-do/community-legal-education/scams/>

## IDCARE

IDCARE is Australia and New Zealand's national identity & cyber support service. They help individuals and organisations reduce the harm they experience from the misuse of their identity information by providing effective response and mitigation.

<https://www.idcare.org/>

## Scamwatch

Scamwatch is run by the Australian Competition and Consumer Commission (ACCC). It provides information to consumers and small businesses about how to recognise, avoid and report scams.

<https://www.scamwatch.gov.au/>

If you are concerned about your own or someone else's safety, call 000 to talk to the police.

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# Staying financially afloat during life's ups and downs

## What payments are provided by Centrelink?

Services Australia has a full list of the payments provided by Centrelink. It is important to check the eligibility requirements of each payment before applying. For some visas, Centrelink can provide the date when the payments may start.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink>

## What can I do if I have a problem with Centrelink?

### You can make a direct complaint to Centrelink

You have the right to ask for a review of a decision made by Centrelink. You can do this if you don't agree with a decision about:

- your Centrelink payments or services
- a Medicare debt
- child support

You can make a direct complaint to Centrelink over the phone or online via their website or your myGov account. You can find instructions for submitting a complaint here:

<https://www.servicesaustralia.gov.au/individuals/contact-us/complaints-and-feedback>

To make a complaint, call 1800 132 468

### You can contact Social Security Rights Victoria (SSRV)

SSRV is a community legal centre that provides free legal services in relation to Social Security and Centrelink matters to people across Victoria. You can contact them if you have a question about your rights in relation to Centrelink, including payment suspension/cancellation and/or debt recovery issues.

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### You can contact a financial counsellor

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Remember – you should always make your own choices, but services can assist with your options.

### Tips:

- ✓ Keep records of your payslips and Centrelink payments
- ✓ Whenever you speak to Centrelink, ask for a reference number and keep this
- ✓ If you are asked to report your income, make sure to report the gross amount (before tax)

# Staying financially afloat during life's ups and downs

## How do I get help with insurance matters?

### Contact your local community legal centre

Community legal centres (CLCs) provide free legal services to the public.

You can find a CLC near you at [https://www.fclc.org.au/find\\_a\\_community\\_legal\\_centre](https://www.fclc.org.au/find_a_community_legal_centre)

### Australian Financial Complaints Authority (AFCA)

AFCA provide free and independent dispute resolution for financial complaints. They may be able to help you if you have a dispute with your insurance company.

<https://www.afca.org.au/>

### Consumer Action Law Centre (CALC)

CALC is a CLC focused on consumer advocacy – you can contact them if you have a question about your rights as a consumer.

<https://consumeraction.org.au/>

### DemandARefund

DemandARefund is a tool that can assist you if you have a problem with your insurance. They can help you complain, demand your money back, and tell insurers and warranty companies to stop selling 'add ons' you don't need.

[www.demandarefund.com](http://www.demandarefund.com)

## Where can I go to find out more about my super fund?

### YourSuper

YourSuper is a superannuation comparison tool that helps you to compare super funds and choose one that meets your needs. It also provides links to help you consolidate your super accounts.

<https://www.ato.gov.au/Calculators-and-tools/YourSuper-comparison-tool/>

# Staying financially afloat during life's ups and downs

## How can I plan for my future money needs?

### Financial Information Service (FIS)

The Financial Information Service is a free service within Services Australia that can inform and educate you about financial matters. You can contact an FIS officer to help you plan your future financial needs.

They can help you to:

- make informed financial decisions
- understand the results of your decisions in the short and long term
- prepare for retirement, even while you're still working
- take control of your finances to increase lifestyle choices

<https://www.servicesaustralia.gov.au/individuals/services/financial-information-service>

Centrelink older Australians line – 132 300

### Financial planners/advisors

A financial planner or advisor can also help you plan for your future money needs. Take care when choosing a financial planner/advisor to work with: a good financial planner/advisor works with you to understand your needs, set your financial goals, and create a plan to help you achieve them.

MoneySmart has a useful guide to choosing a financial planner/advisor – it includes a list of important questions to ask an advisor when you start working with them.

<https://moneysmart.gov.au/financial-advice/choosing-a-financial-adviser>

## What can I do if I need help completing my tax return?

### Tax Help program

The Tax Help program helps people earning \$60,000 or less lodge their tax return online. It is available between 1st July and 30th November each year. To find a Tax Help service near you, call 132 861 (select option 3, then option 2).

<https://www.ato.gov.au/Individuals/Your-tax-return/Help-and-support-to-lodge-your-tax-return/Tax-Help-program/>

## I have a small business. Can someone help with my financial problems?

### Small Business Debt Helpline (SBDH)

The Small Business Debt Helpline is a free service for small business owners in financial difficulty. They have a team of qualified financial counsellors who will listen to your problem and give you practical advice to help you get back on track.

<https://sbdh.org.au/>

Call 1800 413 828

# Staying financially afloat during life's ups and downs

If you need help to deal with a financial problem, you can call the  
National Debt Helpline and talk to a financial counsellor:

**1800 007 007**

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