

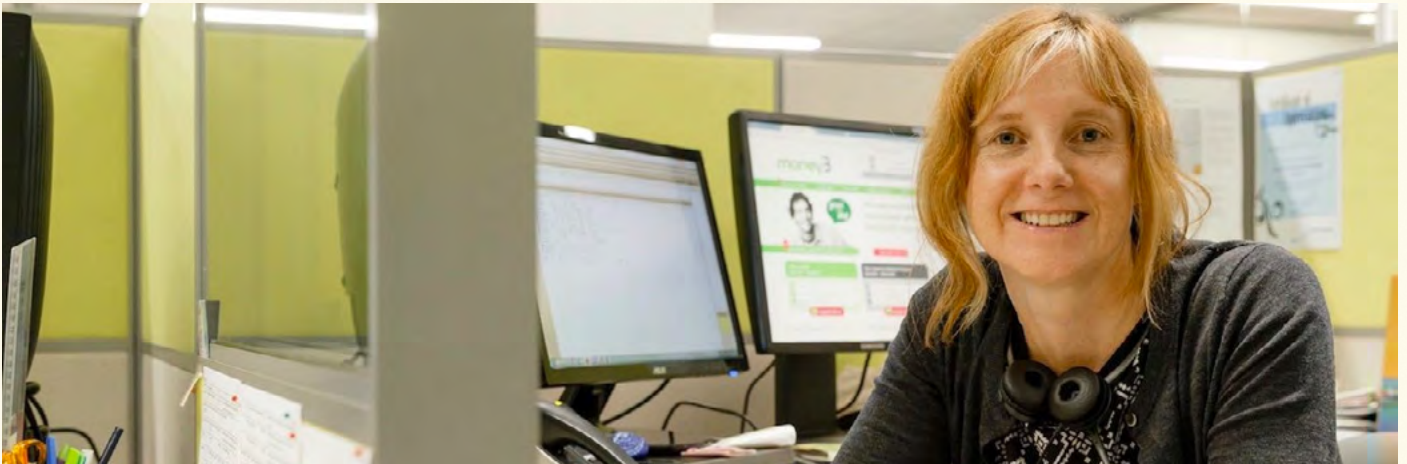
# Carer Pathway to financial counselling



As a carer, it can be hard to attend to your own needs. Sometimes money doesn't stretch far enough, and the caring role can be unpredictable.

- Not enough money?
- Feeling under pressure to meet payments?
- Looking for a way forward?

A financial counsellor can work alongside you and help you sort out your money problems.



Our new **Carer Pathway** is exclusively for carers, giving you easy access to financial counselling through the National Debt Helpline.

Financial counsellors are completely independent and focus on your needs and choices.

Our assistance is free and confidential – no one will know what you talk about with us.

**To go to the Carer Pathway, click here:**  
[consumeraction.org.au/  
carers-pathway/](http://consumeraction.org.au/carers-pathway/)

- Get assistance as early as possible
- Let us know when it's convenient to call you
- Find the most suitable agency to work with you if more help is needed

What to expect –

- Fill in your details at the Carer Pathway link above
- After we receive your inquiry, we will call you within a few days
- We will hear your story and provide some immediate assistance if possible
- If you need further assistance, we will help you get in touch with a service that suits you

This video shows you how to use the Carer Pathway online form: [youtu.be/GoEiku-7g8](https://youtu.be/GoEiku-7g8)

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

# Get in touch with a financial counsellor



Money troubles can add to your stress. Sometimes money doesn't stretch far enough, and finding the right help can be difficult.

- Not enough money?
- Feeling under pressure to meet payments?
- Looking for a way forward?

A financial counsellor can work alongside you and help you sort out your money problems.



Financial counsellors are completely independent and focus on your needs and choices.

Our assistance is free and confidential – no one will know what you talk about with us.

We can also refer you to other forms of assistance if you need them.

To speak to a financial counsellor on the phone and/or make a face-to-face appointment, contact the National Debt Helpline –

**1800 007 007**

**ndh.org.au**

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

**Please note:** You need to have your own dedicated financial counsellor to assist you as an individual.

# 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.

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

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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 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)

## Carer Pathway to 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.

You can access the Carer Pathway, which provides carers with quick and direct access to financial counselling assistance, at the following link: [consumeraction.org.au/carers-pathway](https://consumeraction.org.au/carers-pathway)

Financial Counselling for  
Carers is supported by the  
Victorian Government

