

Money Check Up

Conversation guide

Use this guide to find out if a participant has money worries, to listen to their concerns and to set them on the most productive path forward that is possible.

Listen out for these financial red flags...

- ▶ Fears and worries related to being short of money
- ▶ Debt problems - unpaid bills, rent or mortgage arrears, fines
- ▶ Avoidant behaviour - fear of debt - not answering phone, unopened mail
- ▶ Trouble with Centrelink
- ▶ Change in circumstances - business worries, lost job, partner lost job, illness
- ▶ Unexpected expenses - family medical, car
- ▶ Financial abuse - family violence, elder abuse, small business
- ▶ Scams
- ▶ Gambling

If money troubles are identified, suggest free and confidential financial counselling to your participant. The **Money Check Up Finding a local financial counsellor** sheet explains how to look up and discuss the most suitable local service with your participant.

You can offer to make a warm referral (with your participant's consent). Or, if your participant wishes to self-refer, you can write the local financial counselling service contact details into the white space on the Money Check Up flyer and hand it to your participant.

Money Check Up

Useful phrases for reference

Conversation starters:

- A lot of people we hear from will say they find it tough financially and feel financially disadvantaged.
- We hear from the people who come to see us that their Centrelink payments just doesn't cover everything, or they are not able to work as much as they need to
- It's not about knowing how much money you have, rather making sure you're accessing all the help that's available to you
- These conversations are confidential and won't be shared with anyone, including Centrelink.

Gentle questions to explore directly:


- Do you ever have difficulty keeping up with rent or mortgage repayments?
- Do you ever have difficulty paying bills on time?
- Do you have any problematic debts? Are you being pursued by a debt collector?
- Are you in paid work at the moment? Have your work hours changed recently?
- Do you have any unpaid fines?
- Do you ever find you don't have enough money for day-to-day stuff – food, clothing, petrol?
- Are you receiving a Centrelink payment or allowance?

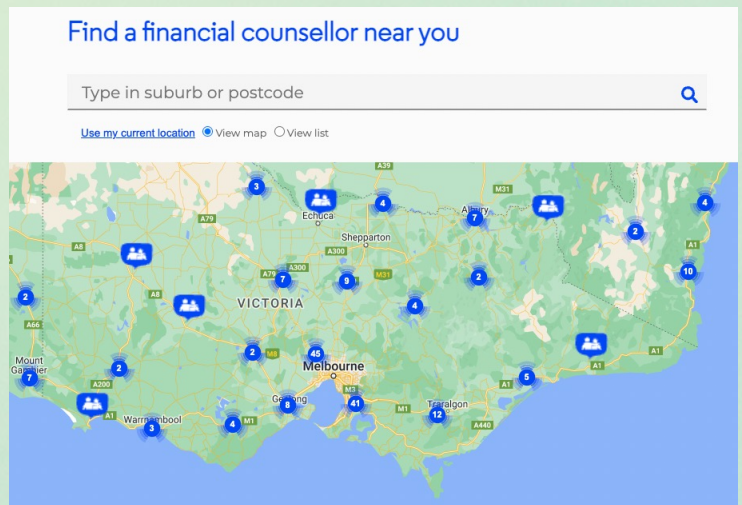
Introducing or explaining what financial counsellors do:

- A financial counsellor can help you deal with debts and other money pressures – they know a lot of options you may not be aware of; options that can help you get your finances back on track or perhaps relieve some financial pressure
- Financial counsellors are trained professionals who will work with you as an individual – listen to your concerns and help you understand what options are available to you
- Their assistance is always free and confidential – no one will know what you talk about
- They are completely independent, and help you to figure out what you want to do – they do not judge your situation or your choices.

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Finding a local financial counsellor

1. Go to moneysmart.gov.au/managing-debt/financial-counselling
2. Scroll down to the map
3. Type in the suburb or postcode most convenient to your participant
4. Select either map view or list view
5. Click on the  or + sign to display full detail for each service



How to refer

- Some participants have preferences about which service they will go to – with list view you can readily share the list with the participant so they can make an informed choice
- A service that offers ‘general help with debts and money problems’ is usually a good place to start. If you are aware of specific issues, for example, needing emergency relief or gambling support, that may influence your selection
- With your participant’s consent, you may offer to email a warm referral to the selected service. Provide your contact details as well as the name and contact details of your participant, and any initial information you have about the issues requiring support
- If your participant would prefer to approach the service directly themselves, then copy the service name, address and intake phone number onto the ‘Money Check Up’ flyer for the participant to follow up in their own time
- If the participant prefers a more immediate initial phone consultation, they can call the **National Debt Helpline** on 1800 007 007. There is also a chat function available at ndh.org.au
- Remember – financial counselling services are always free, confidential and independent. Interpreters are available and there are no visa restrictions.

Money Check Up

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?

Come and have a friendly chat with us –

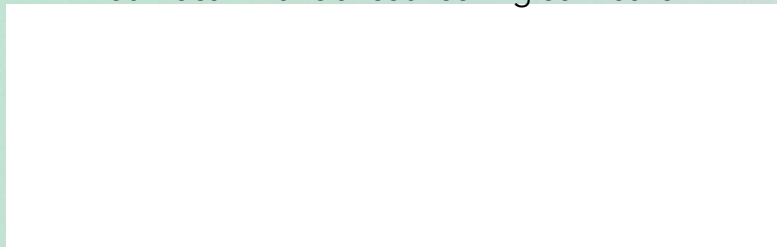


We are financial counsellors. We work alongside you and help you sort out your money problems. Our assistance is free and confidential – no one will know what you talk about. We are completely independent – we focus on your needs and choices.



What to expect –

- Get in touch:
 - Call or email your local financial counselling service to book your free appointment
- At our first appointment, we will:
 - Hear your story and what is important to you
 - Work out what we can do together to help you
- We can meet again as needed to work through the steps to getting back on track.



Your local financial counselling service is...



My financial health check

 <p>Government Services</p>	<p>MyGov – a simple and secure way to access government services online</p>	<p><input type="radio"/> Am I setup?</p> <p><input type="radio"/> Is it secure?</p> <p><input type="radio"/> Do I know how to use it?</p> <p><input type="radio"/> Can I get my vaccination certificate?</p>
	<p>Centrelink – income support (subject to eligibility)</p>	<p><input type="radio"/> Have I checked my eligibility?</p> <p><input type="radio"/> Have I checked whether I am getting the right amount?</p> <p><input type="radio"/> Do I have a debt, or disagree, with Centrelink?</p>
	<p>Centrepay - a free service to pay bills and expenses as regular deductions from your Centrelink payments</p>	<p><input type="radio"/> Do I know how to set it up?</p> <p><input type="radio"/> Have I set up as many payments as I can?</p> <p><input type="radio"/> Are any payments for discontinued services?</p> <p><input type="radio"/> Are any payments going out not mine?</p> <p><input type="radio"/> Am I checking my Centrepay statement monthly?</p>
	<p>My Aged Care – assistance for older Victorians</p>	<p><input type="radio"/> Do I know how to access My Aged Care?</p> <p><input type="radio"/> Do I understand my payments and what they cover?</p>
	<p>NDIS – assistance for people who live with disability</p>	<p><input type="radio"/> Have I checked my eligibility?</p> <p><input type="radio"/> Do I know how to manage my package?</p>
 <p>Utilities</p>	<p>Water, gas and electricity</p>	<p><input type="radio"/> Do I know about the Utilities Relief Grant?</p> <p><input type="radio"/> Have I accessed the full amount to which I may be entitled?</p> <p><input type="radio"/> Am I being as efficient as I can?</p>
	<p>Gas and electricity – know you are getting the best rate</p>	<p><input type="radio"/> Am I on the best rate for my usage?</p> <p><input type="radio"/> Am I eligible for a concession on my bill</p>
	<p>Non-mains assistance – wood, bottled gas</p>	<p><input type="radio"/> Have I checked my eligibility for non-mains grants?</p> <p><input type="radio"/> Have I accessed the full amount to which I am entitled?</p>

My financial health check

 Insurance	Car – if something happens, at least damage to others is covered	<input type="radio"/> Is my registration up to date? <input type="radio"/> Am I eligible for a concession on my registration? <input type="radio"/> Am I insured at least third party and is my policy up to date?
	Home – protecting your assets against loss or damage	<input type="radio"/> Do I have home insurance? <input type="radio"/> Are the contents of my home covered if damaged or stolen?
 Banking	Bank – where your money should be safe	<input type="radio"/> Am I doing my own banking? <input type="radio"/> Do I check my statements regularly? <input type="radio"/> Am I confident in using ATM and EFTPOS? <input type="radio"/> Am I able to use internet banking or the banking app? <input type="radio"/> Are my passwords secret and safe?
 Debts	Household bills – regular living expenses	<input type="radio"/> Am I behind with my bills? <input type="radio"/> Do I have enough money for food, clothes and medicine? <input type="radio"/> Do I have money for emergencies?
	Loans, borrowings – for example, mortgage, credit cards, payday loans	<input type="radio"/> Are my repayments overdue? <input type="radio"/> Am I worried about a debt?
	Fines – parking, speeding, etc	<input type="radio"/> Do I have unpaid fines?
 Scams	Have you fallen prey to dishonest schemes? Do you know how to protect yourself?	<input type="radio"/> Do I know how to check for scams? <input type="radio"/> Do I know what to do if I get a scam?
 Safety	You have a right to feel safe and to make your own decisions	<input type="radio"/> Do I feel safe? <input type="radio"/> Do I make my own decisions? <input type="radio"/> Am I under pressure from anyone?

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

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

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 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

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

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 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

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

The MoneySmart website also has Money Management Kits in 15 languages other than English: 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

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

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

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.ssr.vic.gov.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.