

Standing Strong

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 –

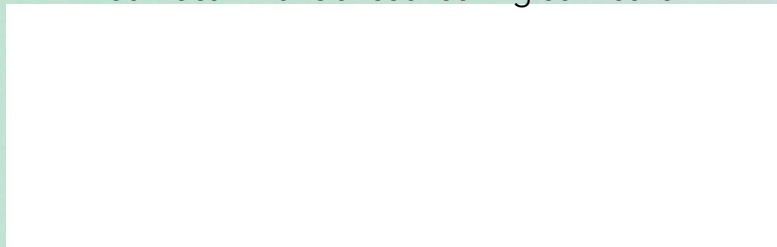


We are financial counsellors. We work alongside you and help you sort out your money problems. Our assistance is free and confidential – no one will know what you talk about. We are completely independent – we focus on your needs and choices.

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.

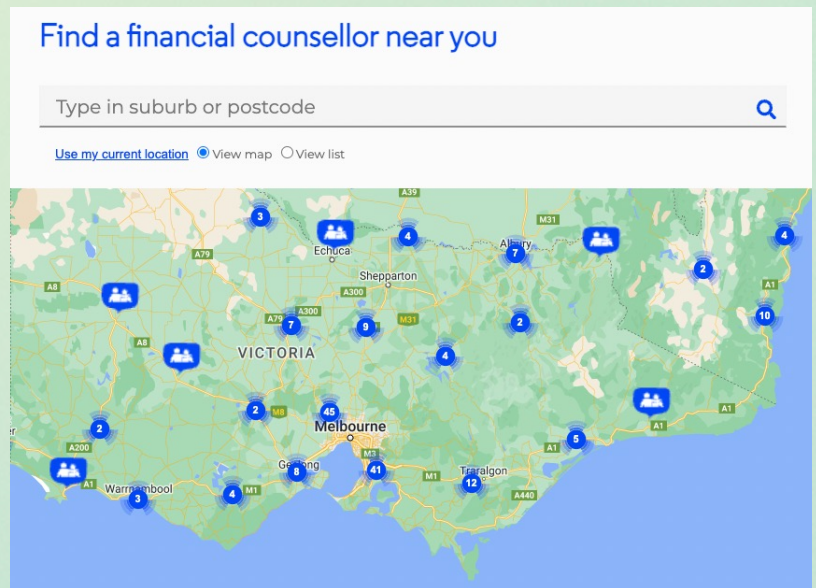
Your local financial counselling service is...



Standing Strong

How to find a local financial counsellor



1. Go to moneysmart.gov.au/managing-debt/financial-counselling
2. Scroll down to the map
3. Type in your suburb or postcode and click the 🔍 symbol
4. Services are indicated on the map with 🗨️
5. Hover over 🗨️ to see the service name. Click on 🗨️ to display the full detail for each service (shown to the left of the screen)








How to connect

- A service that offers 'general help with debts and money problems' is usually a good place to start. If you have specific issues, for example, you need emergency relief or gambling support, that may influence your selection
- Once you've chosen a service to go to, you can contact them using the phone number or email address listed
- If you have trouble using the map, or need a more immediate initial phone consultation, you can call the National Debt Helpline on **1800 007 007**. There is also a chat function available at ndh.org.au. After an initial consultation, the National Debt Helpline can refer you on to your local service for ongoing support
- Remember – financial counselling services are always free, confidential and independent. Interpreters are available and there are no visa restrictions.

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?