

# Who can help with **MONEY** PROBLEMS ?

## Access to Funds



**No Interest Loan Scheme (NILS)**  
Up to \$1500 **no** interest loans for essential goods & services (not housing costs) **136 457**



**StepUP Loan**  
Up to \$3,000 **low** interest loans for essential goods & services (not housing costs) **136 457**



**Good Money**  
Shop fronts for NILS, Step-up loans & insurance **9230 6600**



**Infoxchange Service Seeker**  
Directory of community support services



**Social Services Directory**  
Emergency relief directories

**Accessing Superannuation** – Speak with a Financial counsellor.

**AVOID:** Payday loans & leased goods

## Financial Literacy



Women talk money program – video resources **1300 134 130**



ASIC - Women's Money Toolkit - budgeting & planning **moneysmart.gov.au**



ANZ funded financial education **moneyminded.com.au**

## Complaint Resolution



**Australian Financial Complaints Authority (AFCA)**  
Banking, lending, insurance & other financial services complaints **1800 931 678**



**Energy and Water Ombudsman**  
Electricity, water and gas complaints **1800 500 509**



**Telecommunication Industry Ombudsman** Phone and internet complaints **1800 062 058**

## Financial Counsellors



**NEVER PAY** for 'Credit repair' and 'debt negotiators'

## Infringements

Search for fines at <https://online.fines.vic.gov.au/>

Free Legal Services - **Victoria Legal Aid** and **Federation of Community Legal Centres**

**For Aboriginal clients, Sheriff's Aboriginal Liaison Officers (SALOs)** can help you resolve your fines and warrants. Contact your local Aboriginal Co-op or local justice and Community Safety Office.

## Gambling



**Gambler's Help**  
Recovery Assistance **1800 858 558**

## Child Support Legal Service

**Victoria Legal Aid** run a rotating legal service for Child Support – places fill quickly.  
**See website for times and locations**

## Specialist Services



**Djarra**  
Aboriginal family violence legal centre **1800 105 303**



**InTouch** Multicultural centre against family violence **1800 755 988**



**Women with Disability Australia**



**QLife** Anonymous and free LGBTI peer support **1800 184 527**



**Elizabeth Morgan House**  
Aboriginal women's services

## Bankruptcy

Speak to a **Financial Counsellor**  
Application kit – [AFSA Website](http://AFSA Website)

## Housing



**Safe Steps**  
Crisis accommodation **1800 015 188**



**Women's Housing Ltd.**  
Community and transitional housing **9412 6868**



**Launch Housing**  
Melbourne Housing service **1800 825 955**



Victorian mortgage relief scheme & housing services **1300 650 172**



**CommUnity+**  
Mortgage wellbeing service (Western Suburbs) – Legal financial help **1800 266 675**



**Housing VIC**  
Housing services directory **1300 650 172**

## CareRing

A Kildonan Uniting Care support service for customers of ANZ, Jemena, NAB, Origin, Western Water or Yarra Valley Water experiencing hardship  
**1800 545 366**  
or email [CareRing@kildonan.org.au](mailto:CareRing@kildonan.org.au)

## Utility Relief Grants

Speak with energy provider first

## Free Legal Services



**Consumer Action Law Centre**  
Financial issues  
Worker line: **9602 3326**



**Women's Legal Service Victoria**  
Family law issues **1800 133 302**



**Tenants Union of Victoria Ltd.**  
Renting issues **9416 2577**



**Social Security Rights Victoria Inc.**  
Centrelink issues **1800 094 164**



**Victoria Legal Aid**  
Fines & justice system issues **1300 792 387**



**Federation of Community Legal Centres Victoria**  
Find a community legal service **9652 1500**



**JobWatch**  
Employment rights issues **9662 1933 (metro) 1800 331 617 (rural)**