**Where can I get help? [insert location] help/info guide**

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| **No Interest Loan Scheme**  | Free loan up to $1,500 with no interest and no fees paid over 12 months.* [www.nils.com.au](http://www.nils.com.au/)
* By phone: Good Money - 1300 770 550
* In person:
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| **Financial counsellors** | Financial counsellors can help you with outstanding bills, fines, debt collections, hardship applications, and access to grants and special consideration schemes.* National Debt Helpline - 1800 007 007/ www.ndh.org.au
* By phone: Good Money - 1300 148 028
* In person:
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| **Gambler’s Help** | Free and confidential help for individuals, families and communities deal with the impact and harm caused by problem gambling. If you or someone in your family is concerned about the impact of gambling please contact Gambler’s Help* After hours: 1800 858 858 or [www.gamblershelp.com.au](http://www.gamblershelp.com.au/)
* National Gambler’s Helpline - 1800 858 858.
* In person:
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| **Emergency Relief** | Help when you find yourself without enough money to buy food or clothing, or pay bills.* Insert local agency
* Insert local agency
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| **ASIC MoneySmart**  | Great website with many useful tools, calculators, and links * [www.moneysmart.gov.au](http://www.moneysmart.gov.au)
* Calculators including budget planner, savings calculator and rent vs buy calculator.
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| **Women talk money** | Women Talk Money* www.womentalkmoney.org.au - Information for women about money and relationships.
* Women’s Information Referral Exchange (WIRE) Phone support – 1300 134 130 – Monday to Friday 9am – 5pm –
* Available for any woman in Victoria, interpreters available. Will talk to any woman about any issue and support to find the right services.
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| **Housing** | Housing Establishment Fund* If you are 14 days or more late paying your rent, and have a Healthcare Card, you may be entitled to financial assistance with your rent arrears.
* Insert local agency
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| **Consumer Action Law Centre**  | Community legal centre providing free legal advice about a wide range of consumer issues such as products, services and contracts.* https://help.consumeraction.org.au/i-need-help/
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| **Ombudsman** | External Dispute Resolution when not satisfied with assistance sought from your banks or utility providers.* Victorian Ombudsman (03) 9613 6222 1800 806 314 (Regional Only)
* Australian Financial Complaints Authority (ACFA) 1800 931 678
* Telecommunications Industry Ombudsman (TIO) 1800 062 058
* Energy and Water Ombudsman Victoria (EWOV) 1800 500 509 (free call)
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| **Centrelink and concessions information** | * Centrelink advances [www.humanservices.gov.au/individuals/enablers/advance-payment/30201](http://www.humanservices.gov.au/individuals/enablers/advance-payment/30201)
* Energy concessions <https://services.dhhs.vic.gov.au/energy>
* Concessions Information Hotline 1800 658 521
* Financial Information Services (FIS) Free service that can inform and educate you about financial matters (not a financial planner OR counsellor) <https://www.humanservices.gov.au/individuals/services/financial-information-service>
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| **Paying bills** | * Centrepay – A free and voluntary service to pay bills and expenses as regular deductions from your Centrelink payments. www.humanservices.gov.au/individuals/services/centrelink/centrepay
* BPAY - Access through your phone or internet banking. https://www.bpay.com.au/Personal/Pay-bills.aspx
* Direct debit - phone your bank
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| **Lifeline** | Crisis Support and Suicide Prevention but also hints, tools, and links for financial problems* [www.lifeline.org.au/get-help/topics/financial-problems](http://www.lifeline.org.au/get-help/topics/financial-problems)
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| **Legal information** | Lawstuff - A website dedicated to providing legal information to children and young people in Australia* www.lawstuff.org.au
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| **Comparison shopping** | CHOICE* Independent reviews on a non-profit website on many types of consumer goods and services including financial products [www.choice.com.au/money/insurance](http://www.choice.com.au/money/insurance)

Canstar Blue* Comparison site for not only energy but also phone, internet, appliances, vehicles, and other goods – will not ring you back [www.canstarblue.com.au](http://www.canstarblue.com.au)

Victorian Energy Compare* Independent Victorian Government energy price comparison site and no annoying call backs!
* To be eligible for a $50 Power Saving Bonus, use this tool below between 1 July and 31 December 2018. There will only be one Power Saving Bonus per household <https://compare.switchon.vic.gov.au>

Private Health comparison* Government website <https://privatehealth.gov.au>
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| **Energy bill assistance** | Utility Relief Grant Scheme* The grant provides help to pay a mains electricity, gas or water bill that is overdue due to a temporary financial crisis.
* Go directly to your utility provider to request an **URGS (Utility Relief Grant Scheme)** application form. Your retailer will check your eligibility before sending out a form. https://services.dhhs.vic.gov.au/utility-relief-grant-scheme
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| **Smarter Choice retail program**  | Helps you make better choices when buying new appliances, hardware and lighting.* <http://www.sustainability.vic.gov.au/You-and-Your-Home/Save-energy/Appliances/Smarter-Choice-retail-program>
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