**WHERE CAN I GET HELP IN [insert location]?**

**Local Services**

**No Interest Loan Scheme &** *Loan up to $1,500 with no interest and no fees paid over 12 months*

**StepUp Loan**In person:

 Phone based: Good Money - **1300 770 550**

**Financial Counselling** *Free help with outstanding bills, fines, debt collections, hardship applications, and access to grants*

In person:

Phone based: Good Money– **1300 148 028**

Phone based: National Debt Helpline– **1800 007 007** – www.ndh.org.au

**Gambler’s Help** In person:

Phone based - **1800 858 858** or gamblershelp.com.au

Immediate online support: gamblinghelponline.org.au

**National Services**

**Ombudsman** *External Dispute Resolution Service*

 Victorian Ombudsman 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

**Websites**

[**www.moneysmart.gov.au**](http://www.moneysmart.gov.au) *Budgeting templates, calculators, factsheets, tips*

[**www.moneyhelp.org.au**](http://www.moneyhelp.org.au) *Money tools and templates, sample letters, step by step guides, hardship information, debt collection*

[**www.moneyminded.com.au**](http://www.moneyminded.com.au) *Free online financial education course*

**www.compare.energy.vic.gov.au** *Claim your $50 bonus and see if there is a better deal for you*

[**www.choice.com.au/money**](http://www.choice.com.au/money) *Independent reviews of financial products, including insurance*

[**www.understandinsurance.com.au**](http://www.understandinsurance.com.au) *Calculators, FAQs, tips to understand insurance, created by ICA (peak body)*