



Good Shepherd

Australia New Zealand

Queensland Financial Resilience Program (QFRP)

Helping you build a bright financial future

Proudly delivered by the Queensland Government, Good Shepherd, and Neighbourhood Centres Queensland.



**NEIGHBOURHOOD
CENTRES
QUEENSLAND**



Queensland
Government

The Queensland Financial Resilience Program is an initiative of Good Shepherd with the support of Neighbourhood Centres Queensland and the Queensland Government.

Good Shepherd offers a range of people-centred, affordable financial programs to people who are financially vulnerable. These programs promote economic wellbeing for people with low incomes, especially women and girls, and help them to move from financial crisis to resilience and inclusion.

We work together with the corporate, government and community sectors to create programs that enable clients to realise their own economic wellbeing, as they define it themselves. This approach leaves clients feeling valued and in control of their finances and lives.

Along with Good Shepherd, there are many community organisations ready, willing and able to help Queenslanders better prepare, respond and recover financially when a disaster strikes. As part of getting Money Ready, please take the time to check who and what support is available to you in your local community.

www.goodshep.org.au

www.qld.gov.au/community/disasters-emergencies/

www.getready.qld.gov.au



Queenslanders are tough.

But circumstances have been a lot tougher lately.

Queenslanders have had a challenging couple of years. Between the pandemic, droughts and floods, many people (and their businesses) who were thriving before are now struggling to survive.

The Queensland Financial Resilience Program (QFRP) has been created to help. It is a **free, non-judgmental** and **confidential service** that can help you:

Understand your finances

Support you to:

- Budget and prioritise expenses
- Identify financial risks
- Negotiate with creditors
- Know where to go for help.

Be more financially secure

Through helping you access:

- Financial services and support
- Financial literacy and skills development
- Affordable housing and health.

Better manage money

Through helping you:

- Proactively manage and understand debt
- Establish savings
- Not borrow for daily expenses
- Access no interest loans (NILs).

Have financial freedom

Support you to develop strategies to:

- Absorb financial shocks
- Meet your financial goals
- Make choices that enable you to enjoy life.



How can I access the program?

Good Shepherd's QFRP program is tailored to your individual needs, so the first step is to reach out to the QFRP team via the contact details below.



How do I know if I'm eligible?

You are eligible for the service if you:

- ✓ Want to discuss your financial wellbeing
- ✓ Have experienced financial hardship before, or feel you are currently at risk
- ✓ Haven't experienced hardship before, but due to the pandemic or a change in your circumstances you are concerned about your situation.

How do I know if this service is for me?

Queenslanders are proud and hardworking people, and asking for help can be hard... **but it's worth it.**

Read on to hear how it's already helped other Queenslanders.



Meet Ali

Ali is a 38 year old mature-age plumbing apprentice. His wife, Yemina, cares for their three young children at home.

Ali's story

With the recent rise in interest rates, Ali's mortgage payments have increased, and as such he has not been able to afford basic expenses such as food, clothing and bills for his young family.

In order to afford the necessities, Ali has taken out multiple pay-day loans and credit cards.

Ali's refrigerator has also recently broken. However, he does not see any way in which he will be able to afford a new one.



It brings me shame to not be able to provide for my family, especially since I work full-time. But interest rate increases have meant that we no longer have the money for what we need."

Ali is concerned because:

- He is paying hundreds of dollars in interest every month, and cannot seem to get on top of his debt repayments
- He needs a new refrigerator, but cannot afford one

How QFRP can help

QFRP can help Ali by helping him:



Helping him to understand the issues associated with credit cards and payday loans.



Helping him access a NILs loan in order to purchase a new refrigerator



Helping him to create a sustainable budget that assists him with getting on top of his debt.



Meet Stacy

Stacy is a 42 year old nurse from Townsville. She usually works one shift a week, and spends the rest of the time caring for her four children, who are currently aged 15, 10, 7 and 2.

Stacy's story

She's recently separated from her husband of 20 years. The separation has devastated her emotionally and financially.

Her ex-husband has moved out of their family home and agreed to pay half of the mortgage, but with her income, she cannot afford the other half. She is currently having trouble paying her bills, and has not paid her water, gas or electricity for months.

Stacy is more than happy to pick up more shifts as a nurse, however, she worries that she may not be able to reliably be there for all of her children if she does.

To make up for the mortgage shortfall, she has taken out multiple credit cards. She currently has no capacity to pay her bills.



Life as a single mum is so hard. I have to work more, but I have to be there for my kids. My debt is mounting and I don't see any way out.

Stacy is concerned because:

- She cannot pay her bills
- She doesn't think she can afford to live in her family home
- She is paying hundreds of dollars in interest every month, and can only foresee adding to this debt with her mortgage repayments

How QFRP can help

QFRP can help Stacy by helping her:



Explore options for housing, if needed



Negotiate with utility providers



Helping her understand the issues with credit cards



Helping her to create a sustainable budget for the future.



Meet Mary

Mary is a 62-year-old casual administrative assistant from Charters Towers.

Mary's story

Mary contracted COVID earlier in the year, and had to leave her job as she could no longer work.

As such, she has fallen behind on all of her bills.

She also went into arrears in her long-term rental, and has been evicted. She is currently living in her car.

She's slowly on the mend from COVID, but the stress of looking for a new job is proving difficult with Mary's current living situation.

Mary is on Newstart, as she does not currently meet the criteria for a disability pension.



The stress of my current living situation is really getting to me and that's not helping with the COVID recovery or the job search. Never in a million years did I think I'd end up living in my car but now I can't see a way forward."

Mary is concerned because:

- She has nowhere to live
- She does not feel there are any jobs in her area that suit her skill set
- She cannot pay her bills and cannot see how she will pay them in the future

How QFRP can help

QFRP can help Mary by helping her:



Access housing services



Access employment services



Better manage her debt, including setting up a savings plan for future unforeseen expenses



Feel more confident managing her finances in the future



Feel as if she can manage her finances in a way that enables her to enjoy life again.

Make your finances as tough as you.

If you want to discuss your financial wellbeing, contact a member of the QRFP team

Phone Us **1300 006 616**
Email Us **qldfinancialresilience@goodshep.org.au**

Or, scan this QR code to reach out to us via email:



The information in this toolkit is accurate as at August 2022 and the references provided are for general information only and should not be taken as constituting professional advice.

Good Shepherd is not a financial adviser. You should consider seeking independent legal, financial or other advice to check how the information in the toolkit relates to your unique circumstances.

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