

Access to Funds



shop fronts for NILS, Step-up loans & insurance
9230 6600



\$300 to \$1,200 **no** interest loans for essential goods & services (not housing costs)
136 457



\$800 to \$3,000 **low** interest loans for essential goods & services (not housing costs)



Emergency relief directories



Accessing Superannuation – Speak with a Financial counsellor.

AVOID: Payday lenders, Leasing goods

Financial Counsellors



NEVER PAY for Credit repair and debt negotiators

Infringements

Search for fines at Online.fines.vic.gov.au
Free Legal Services – Legal Aid and Federation of Community Legal Centres

Gambling



Gamblers Help Recovery Assistance Packages:
1800 858 558

Housing



Crisis accommodation
1800 015 188



Community and transitional housing
9412 6868



Melbourne Housing service 1800825955



Victorian mortgage relief scheme & housing services
1300 650 172



Mortgage Wellbeing service (Western Suburbs) – Legal financial help 1800 266 675

Housing services directory
<http://humanservicesdirectory.vic.gov.au>

Financial Literacy



Women talk money program – video resources
- 1300 134 130



ASIC - Women's Money Toolkit - budgeting & planning website



ANZ funded financial education website

Who can help with finance problems?

Child support Legal Service

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

Specialist Services

Aboriginal Family violence Legal Centre
InTouch
Women with Disability
Q life Aust
Elizabeth Morgan House

Bankruptcy

Speak to a Financial Counsellor
Application kit – AFSA
Website

CareRing

A Kildonan Uniting Care support service for customers ANZ, Jemena, NAB, Origin, Western Water or Yarra Valley Water experiencing hardship

03 8401 0100

WEBSITE

Utility Relief Grants

Speak with energy provider first

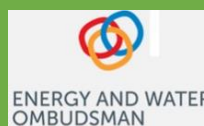
Complaint Resolution



Bank and some non-bank lender complaints
1800 367 487



Some non-bank lender complaints
1800 138 422



Electricity, water and gas complaints
1800 500 509



Phone and internet complaints
1800 062 058

Free Legal Services



Consumer Credit and debt specialists. Worker line



Family law experts
1800 133 302



Tenancy law experts
9416 2577



Social security law experts 1800 094 164



General legal helpline (Infringement & crime)
1300 792 387



Find a community legal service
9652 1500