

What low cost food assistance can I access if I need to?

If you are eligible the Coming Home Program may help set you up with basic everyday essentials in the first few days of your transition. Contact them on (02) 6288 6904 for more information.

If you are having trouble making ends meet there are a range of ACT support services that can help you and your family. Food assistance centres across Canberra offer free or low cost food and everyday items, like washing powder and toilet paper, to individuals and families who are experiencing disadvantage.

Canberra food co-ops/pantries are for those struggling to balance their budgets or those with a genuine financial need. These services are limited and they may not be available all the time because they mainly rely on donations and volunteers. It is a good idea to ring ahead, if you can, to check opening times and eligibility.

For a list of Canberra Food Co-ops/Pantries see Contact Canberra Information's website: <http://www.contactcanberra.org.au/content/view/82/32/>

What other assistance is available if I need emergency financial support?

There are other services such as emergency relief providers who may assist with food or vouchers for food and things like petrol. Some also have furniture or household goods at low cost.

Services that give emergency support include major charities like The Salvation Army, St. Vincent's de Paul Society and community organisations and centres like Communities@Work. Churches and op-shops are also good places to find support and information.

For a list of organisations that can help with food or financial assistance in an emergency see Contact Canberra Community Information website:

http://www.contactcanberra.org.au/information_sheets/ERP.pdf

You can also check on the [Contact Canberra Community Information](http://www.contactcanberra.org.au/information_sheets/FREE%20MEAL.pdf) website for a list of support services and locations which offer free meals.

http://www.contactcanberra.org.au/information_sheets/FREE%20MEAL.pdf

Tips to help you stay on budget

Sticking to a tight budget can be tricky. Here are some handy hints and tips which may be able to help you cut costs and save:

- Only go to the shops once a week or once a fortnight
- If you often use retail therapy try to think of other ways to comfort yourself.
- Shop quickly and only go to shops you need to go to
- Don't shop when you're hungry
- Shop with a friend who is also on a budget. You can share tips, enjoy bargains and save together.
- Make a list before you go shopping and stick to it
- Try and shop without any children as they can make it hard to say no to things
- Don't use a trolley unless you really need to, because you'll fill it up
- Fill up your basket with fruit and vegies, not packaged foods
- Look at catalogues from local supermarkets to check out where the best buys are each week
- Ask yourself: is an item on sale that much cheaper?
- Pay cash wherever possible so you are not tempted to use credit or go over your 'fee-free' transactions limit if you have one. You might even leave your cards at home when you visit the shops and only spend the cash you have on you.
- Look for specials, shop-a-dockets, coupons and use them
- Don't put groceries on credit cards because if you don't pay it off each month, you'll end up paying interest on food
- Buy in bulk with friends or family

Where not to shop:

Shops like convenience stores and petrol stations are generally more expensive than supermarkets. Try to avoid shopping at these places. Even though they may be convenient or offer fuel deals more often than not they are costly.

Clothing and Furniture

Local op-shops or second hand store sell recycled goods like clothing, kitchenware and furniture. These shops include Salvos, Vinnies, Lifeline and YWCA Y's Buys. There are great bargains here and you could find one!

Stores like Big-W, Kmart and Target also sell clothing and bedding at low prices.

You may also be interested in the **No Interest Loan Schemes (NILS)** which you can use to help purchase household goods, like whitegoods and furniture.

No Interest Loan Schemes (NILS) are offered to people and families on low incomes by community organisations. They can be used to purchase things like household goods and car repairs.

Care Financial Counselling Service Inc. offers a NILS program in the ACT. They have helped lots of people and families buy the things they need without the stress of added interest.

The maximum amount you can borrow is \$1500. If the item you want costs more than \$1500, you will need to have saved up the balance required before applying for the loan. This means that if you want to buy whitegoods for \$2000 you will need to save up the extra \$500 to be able to apply for the \$1500 offered by the NILS.

To be eligible you must:

- Live in the ACT and surrounding district
- Hold a Centrelink Pension or Health Care Card or worker on a low income
- Have the capacity to repay the loan within 12-18 months
- Have stable accommodation

Loans are paid back fortnightly through Centrepay or by Deposit Book.

For more information Contact:

Care Inc. Financial Counselling

Address: 1st Floor
Waldorf Apartments
2 Akuna Street
Canberra City

Office hours: Monday - Friday 9am to 5pm

Phone: (02) 6257 1788

Email: admin@carefcs.org