



WOMEN'S MONEY MATTERS

**A financial
resource for
women leaving
prison in the ACT**



care inc.

whm!
women's centre for health matters •

Introduction

Financial security is an important aspect of the health and wellbeing of women in the ACT and access to good information is crucial in maintaining independence and facilitating choice. Women have very different financial needs than men and are more likely to require financial support or advice at particular life stages or relationship changes.

The ACT has a relatively small but significantly marginalised group of women within and exiting prison. Because of the regimented environment of a prison when women are released they can feel disoriented and disempowered. Many of them leave prison with fewer resources than they had before, and some women come out of prison with no money, significant debts, and a poor understanding of what help they can receive. Navigating finances and handling economic hardship is just one task amongst many multiple demands and requirements of life on the outside. They face pressures in managing their money and their financial situation, and may lack confidence in managing their finances.

Understanding who to talk to, how to plan for leaving prison, what needs to be considered and what support options are available once they leave all contribute to helping to empower and support a woman once she leaves prison. This resource aims to provide these women (and their friends or family members, or services who may be supporting them) with local, accessible and reliable information to help guide them with their specific needs, and to help improve their financial knowledge and access to support in the ACT.

Acknowledgements

Special thanks to the Care Financial Counselling Service for the specialist expertise and knowledge they provided to the development of the content. Many thanks also to the local community organisations that contributed their expertise, feedback and support - especially the ACT Women And Prison (WAP) group and Centrelink - and to the individual women who helped to identify their needs and provide feedback. Thank you also to the ACT Government for providing funding for the development of this resource.



Publication / Copyright Information

Published by Women's Centre for Health Matters Inc. This publication is protected by copyright. Apart from any use permitted under the *Copyright Act* 1968, no part may be reproduced without acknowledgement.

Compiled by Jenni Gough, WCHM Health Promotion Officer. Cover design by Paper Monkey.

About the Women's Centre for Health Matters Inc. (WCHM)

WCHM is a community based organisation which works in the ACT and surrounding region to improve women's health and wellbeing. WCHM believes that the environment and life circumstances which each woman experiences affects her health outcomes. WCHM focuses on areas of possible disadvantage and uses social research, advocacy, community development and health promotion to provide information and skills that can empower ACT women to enhance their own health and wellbeing.

WOMEN'S MONEY MATTERS!

A financial resource for women leaving prison in the ACT

Who is this resource for?

You may be a woman in the ACT who is about to leave prison in the ACT, or who has just been released, and, and are unsure of what financial support is available to you.

Or you may be a friend or a family member of someone who is soon to be released from prison in the ACT, or has just been released, and want to know how to help them to know what financial support is available in the ACT.

Or you may be an ACT service provider looking for information to support a woman who has accessed your service.

No matter which situation applies to you, this resource aims to provide you with useful local ACT information and advice about how to access assistance with managing money, budgeting, debts and bills; banking options; how to access financial support for housing, health, transport and food etc; what legal advice is available; using financial products and services; and what local financial support services are available.

Disclaimer:

Please note that this resource should not be considered as legal advice or financial counselling. The information provided is general in nature, and everyone's situation is different.

Every effort has been made to ensure that the information in this resource is accurate at the time of publishing, but readers are advised to seek specific advice and information in relation to their particular situation from the financial, legal and other local services detailed in this resource.

Contents

What do I need to think about before I leave prison?	8
How do I start planning my finances before I leave prison?	8
What financial assistance and support can I access before I leave prison?	9
What changes can I expect when I leave prison that may affect my money and finances?.....	11
Who can I talk to about my finances and managing my debts once I leave prison?	13
What if I don't have current, or up to date, proof of identification (ID)?	15
Why is ID so important?	15
What will I need to get ID?	15
What if I have no permanent address?	16
What ID should I get and where can I get it?	17
How much will ID cost?	20
Who can help me to get ID?	20
What do I need to think about in relation to my money and banking?	21
What if I appointed someone as my Power of Attorney before I went into prison? How can I change this?	21
What do I need to do about a bank account?	21
What do I need to think about when I bank my money?	22
How do I open a bank account?	23
What are the different ways I can access my money?	24
Who can help me with my banking?	27

What financial support might I be eligible for?	28
What Centrelink support and payments can I access?	28
How long will I have to wait for my Centrelink support payment once my application is approved?	29
What types of emergency or crisis support can I access as I leave prison?	32
What low cost food assistance can I access if I need to?	33
What other assistance is available if I need emergency financial support?	33
What if I can't afford to pay my utility bill(s)?	36
What are my housing options?	38
Who can help me find accommodation before I leave prison?	38
What are my options?	38
What financial assistance for housing is available to me?	40
What affordable health services can I access?	42
Free healthcare	42
Phone Support	48
Reducing the costs of your Private Health Insurance	48
Reducing your Chemist/Pharmacy costs	49
Unexpected medical costs	49
What do I need to think about: work and income?	50
Looking for work	50
What assistance can I get with clothes for a job interview?	51
What support can I get with work costs?	51
What support can I get with transport?	52

Buses	52
Cars/motorcycles	53
Taxis.....	55
What about the costs associated with children?.....	56
Government payments	56
Assistance with childcare	56
Assistance with school fees.....	57
Spending on your children within a budget.....	58
Recreation activity fees.....	59
Children and mobile phones	59
What assistance is there with the cost of pets?	61
How can I manage my money on a tight budget?	62
Creating a budget	62
Tips to help you stay on budget	63
Can I get discounts or help to make my utility bills cheaper?	64
What if I need to borrow money or access credit?	66
What are the alternatives to borrowing?.....	66
What do I need to know about borrowing money?	66
Hints, tips and warnings about credit options.....	68
Safer ways to borrow money	71
Where can I get free advice and help on what to choose?.....	74
How can I afford to stay connected? Phones and internet access.....	76
How can I keep mobile phone costs down?	76

What if I can't afford to pay my phone, mobile or telephone bill?	77
Where can I access free internet or wifi in the ACT?	78
Why should I have an email account?	79
How can I deal with my debts?	80
Who can help me?	80
How can I sort out my debts?	81
Creating a Recovery Plan	82

What do I need to think about before I leave prison?

Planning for what you need before you leave prison can help things go smoothly. While your first priority may be getting back to family and friends, in the first few weeks out you also need to look after yourself and your financial situation.

Managing your money can be a big challenge when you leave prison, even if you already have a house and family support. You may need access to money and other support to afford the things you will need to buy or spend money on after you leave. And it can be hectic organising all the things you need to have in place.

If you do as much preparation as you can before you get out, things will be easier.

How do I start planning my finances before I leave prison?

Depending on your circumstances, you may have a lot of one-off expenses in your first month such as transport costs; paying bond and rent in advance; paying for proof of identification; buying furniture, appliances and clothes; and more. So before you leave prison, there are some things that you can organise which will help make those first few weeks easier for you:

- discussing your circumstances with a Centrelink Prison Liaison Officer before you are released to arrange access to income and other supports;
- organising housing and accommodation;
- collecting proof of identification because you will need proof of your identity (ID) in order to do things like open a bank account, get a driver's licence, claim Centrelink payments or rent a house;;
- organising a health discharge plan, medication and prescriptions, referrals and appointments;
- arranging to get money from your prison account; and
- connecting with other services and support.

You should contact your bank to make sure your account is still open. If your account is suspended, you can reopen it. (Banks charge monthly fees so when you deposit money again, they will take out fees that haven't been paid while your account has been suspended). If it is closed, you will need to open a new account.

You can also start to organise support and practical assistance to help you with any debts, and with planning and budgeting, by organising a referral to a financial counsellor for immediately after you are released. See the section: *Who can I talk to about money as soon as I leave prison?*

What financial assistance and support can I access before I leave prison?

Centrelink

Centrelink may help you as you leave prison with income support payments and opportunities to look for work. You need to contact Centrelink, or arrange to talk with the Centrelink Prison Liaison Officer who visits the AMC, if you are scheduled for release - or directly after a court release.

The type of payment or assistance that you may be able to get will depend on your individual circumstances but you may be able to get paid an income support payment immediately, even if you are not already receiving a Centrelink payment. The Prison Liaison Officer will assist you to fill out a Prison Pre-release Claim and help you to claim a payment in advance. This will help make sure your payment is available to you upon your release.

You may also be eligible for a Crisis Payment is a one off payment to help people who have experienced difficult or extreme circumstances – eligibility includes having served at least 14 days in prison as a result of being charged with an offence and having just been released; and being in severe financial hardship. But you must submit your claim for Crisis Payment within 7 days after leaving the AMC.

If you can't make it to an office you should at least contact Centrelink by phone as your payments will normally be backdated to the first day you make contact.

Having trouble filling out forms?

Centrelink Prison Liaison Officers and services like the Coming Home Program can help you to better understand forms and fill them out correctly.

Throughcare

The Throughcare unit in the AMC offers support which will help link you to services and support following your release from the AMC - it offers support to *all* women, remanded or sentenced, exiting the AMC. The program identifies any support needs you may have such as income, housing and health, and helps to arrange necessary identification documentation and access to Centrelink payments. They also ensure that anyone leaving prison has transportation to their accommodation, and provide a My-Way bus card and release package, which includes essentials such as towels, crockery, cutlery, clothing and basic food staples.

The Throughcare Unit aims to start discussions up to three months prior to release, but if you have not been contacted and are nearing your release date, ask your Case Manager to connect you to the Unit.

The Coming Home Program

The Coming Home Program is a program specifically funded to provide case management, advocacy and accommodation for women leaving the AMC,

Women from the Coming Home Program visit the prison regularly. They can provide advice and help you organise appointments with services before you are released, and when you are due for release you can also talk to them about housing and transport. Sentenced women leaving prison are eligible for the Program's long term accommodation in ACT Housing properties and may also access transitional accommodation, if places are available.

The Coming Home Program

Phone: 02 6288 6904

Prisoner's Aid

Prisoner's Aid ACT (PA) is a not-for-profit agency that aims to assist people affected by the ACT Justice system – before, during or after imprisonment. PA staff can visit detainees prior to release to assess their needs and to provide information about community resources that are available on release. PA may assist with such things as obtaining birth certificates, retrieving personal property, transport to and from the AMC and advice about resources available under the Job Services Australia program. Further advice and information is available from the Manager of Prisoner's Aide - phone 6257 4866 (9 am to 12.30 pm), mobile 0450 960 896 or email paul.prisonersaid@gmail.com.

What changes can I expect when I leave prison that may affect my money and finances?

If you have been in prison for a while you may find that life has changed, but things can also change even over shorter periods.

Cost of living

Prices may have gone up and the cost of living may have gotten a lot more expensive - money will not go as far as it used to and the costs of things like groceries, housing and transport will have gone up, even over a year. You may find that you need extra support with budgeting and making your money go further.

Changes to banking

You may also find that major changes to banking have happened. This may even be the case if you have only been in prison for a short period!

There are a lot more choices to make and technologies like the internet, telephone, Smartphone apps, and ATMs are now commonly used to access your money rather than going to the bank in person. All these new ways to do banking have also meant an increase in security measures.

If you feel overwhelmed by any of these changes you can go into your banking branch and ask for help from the staff. They are there to help customers feel confident with banking.

Changes to Centrelink and government support payments

The government can make changes to Centrelink support payments in areas like eligibility, ways to report and ways to keep in touch with Centrelink. You may find that you are no longer eligible for a payment you received before or that there are additional requirements for you to be on a certain payment. You also may find that the reporting system is more complex increasingly requires the use of internet and phones to report on your circumstances.

When you talk with a Centrelink Prison Liaison Officer, as well Centrelink officers outside the prison, they will help you find out about these changes. They will also make sure you are able to get the payments that suit your needs.

Changes to accessing services in Canberra

Canberra is growing in size, some services have closed in some locations, and some essential services may only be accessed by a central phone line or at one main centralised location. This will mean you need to find access to maps and transport to

places you want to go, especially for important appointments so it's a good idea to find out where they are and to plan how you are going to get there well in advance.

Transport costs

Transport can be expensive and cars are costly to run now due to increased costs for registration, insurance, repairs, and petrol. While buses are cheaper, access to concession fares will make them cheaper but you will need access to a Centrelink.

Rise in the use of mobile phone and internet

The use of mobile phones and internet are common, and used to keep in touch or find out information. Keep reading to find out more about mobile phones and internet in the section 'Staying Connected: Phones and internet access'.

Who can I talk to about my finances and managing my debts once I leave prison?

In Canberra there are several financial counselling services which can give you free, confidential and practical financial advice and information. These services have experience with helping women who have left prison.

What is a financial counsellor?

Financial counsellors are qualified professionals who can help you deal with the financial issues of leaving prison. Their services are free, independent, non-judgemental and confidential. They work in community organisations and provide information, support and advocacy. You can talk to a financial counsellor about the following kinds of financial issues:

- Advice about financial matters like taxation, Centrelink or the Child Support Agency
- How to handle your debts
- How to negotiate with creditors
- Dealing with overdue accounts or bills
- How to live on a lower income and manage your finances after you're released
- Help with budgeting and access to financial support
- How to find out your credit history

Financial counselling services do not provide money, vouchers or emergency relief.

Care Inc. Financial Counselling Service

Care Inc. is a community organisation set up to ensure that people on low incomes are treated fairly and have support to overcome debt. All Care services are offered free of charge. Care Financial Counselling Service can provide you advice on your debts, financial counselling and advocacy; work with you to develop a plan to improve your situation; if appropriate, negotiate with the people you owe money to; and refer you to other assistance if necessary. Care offers a No Interest Loan Scheme (NILS) for people on low incomes to purchase essential household items such as fridges, washing machines, furniture or electrical appliances, and can also assist Housing ACT and community housing tenants who have rental arrears.

A Financial Counsellor from CARE can visit you before you leave prison to discuss your situation, if you **make a request through your case manager**.

Website: www.carefcs.org

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

Ph: 1800 007 007 or 02 6257 1788

Email: admin@carefcs.org

Opening hours: Monday - Friday 9am to 5pm

After hours support: A drop-In service is available on Wednesday night between 5.30pm and 7.30pm. Please arrive by 6pm to ensure you are seen. This service provides information and assistance with filling in forms but does not provide advocacy.

You can also leave a message on Care's after hours message bank on 1800 007 007 or 6257 1788 and a financial counsellor will call you back.

If you are distressed about your financial situation after office hours you can contact Lifeline on 13 11 14.

Salvation Army's Moneycare, Canberra

The Salvation Army's Moneycare service provides free and confidential financial counselling for people facing financial difficulties or wanting to avoid financial difficulties in the future. They are able to help with a range of issues including budgeting, credit, debt and repossession. Phone your local centre for an appointment.

Website: <https://salvos.org.au/need-help/financial-assistance/financial-counselling/>

Address: 4 Hawdon Place DICKSON ACT 2602

Phone: 02 6247 1340, 02 6247 3635

Please note that not all Moneycare services are full time and that due to demand for services there may be a waiting period before an appointment is available.

What if I don't have current, or up to date, proof of identification (ID)?

We all need identification - identification (or ID) is a document that proves who you are. Some forms of ID are more useful than others but any official document with your name on it can be used.

You may not have access to any proof of identification or you may have ID that has expired or not up-to-date. It is important that you start to organise new ID as soon as possible while you are in prison because if you leave prison with no ID it can be difficult to get access to essential services and income. Below is information about how and where to get ID, different types of ID and the related costs.

Why is ID so important?

ID is important because you will need valid and up-to-date ID to get Centrelink and Medicare support, bank accounts and a driver's license. A lot of services also require you to show ID before they can assist you. For example to see a doctor and get prescriptions filled, you need a Medicare Card. You also need your Medicare card to access government subsidised medical and hospital care and prescription medicine.

To get access to cheaper health care services and less expensive medicines you will need a Centrelink Health Care Card. A Health Care Card may also entitle you to local concessions, such as energy and electricity bills and public transport costs.

What will I need to get ID?

You will need some form of ID to get other ID.

The prison can give you a letter to confirm your identity before you get out. This can only be used with some agencies if you don't have enough other ID. For example this can be used to get a birth certificate.

Other than your prison identification, you may already have ID that you can use. Depending on how long you have been in prison you may have ID that is still up-to-date and valid such as your driver's license, a passport and or a Medicare card. You can use these to get other forms of ID.

To get most forms of ID you will need to show 100 points or over of original ID documents when you apply. A 100 points is the sum of multiple forms of ID. This means you will have to show several forms of ID to get another form of ID.

Below is a list of different popular types of ID and their points value.*

ID type	Points
Australian Birth Certificate	70
Australian Passport (current)	70
Bank/Financial Institution card, statement or passbook	40
Australian Driver Licence - Motor vehicle	40
Australian Divorce Papers	40
Australian Marriage Certificate	40
Proof of Age Card	40
Reference from an Indigenous Organisation	20
Medicare Card	20
Current Motor Vehicle Registration	20
Rates Notice less than 12 months old	20
Utility Account less than 12 months old	20
Electoral Enrolment	10
Notice of Assessment	10

*The points system may vary depending on the authority.

An example of 100 points of ID looks like this:

1 x Australian Birth Certificate	70
1 x Medicare Card	20
1 x Utility Account less than 12 months old	20
Total	110

What if I have no permanent address?

Generally you will need proof of address to get forms of ID, which can be very frustrating if you have no permanent accommodation in the first few weeks out of prison.

If you are struggling to get ID because of this, you may be able to get help and advice from the Centrelink Prison Liaison Officer or a community organisation like The

Coming Home Program and Prisoners Aid ACT. You may also be able to talk with family, friends or services about using their address for mailing and contact purposes. You will need to discuss this with them before you use their address.

What ID should I get and where can I get it?

A Medicare card is important ID. It is easy to get and free. And other ID is good because it doesn't expire (such as a birth certificate). So you should get these as soon as possible.

Photo ID is very important. So if you can't get a driver's licence or passport you should get a Proof of Age card. But to obtain a Proof of Age card the applicant must attend a Canberra Connect Shopfront or the Civic Driver Licence Service and provide original copies of proof of identity, residency and age.

Below is a list of basic forms of ID that will be helpful to get. You may have to go online and visit different places to get this ID.

ID	Where?
Prison identification	Before you leave the Alexander Maconochie Centre you may need to get Prison Identification. You can organise this through Throughcare.
Australian Birth Certificate 70 points	<p>Visit the ACT Government: Justice and Community Safety website 'Forms and fees' section. You will find an 'Application for Certificate' on this webpage. Fill this form out and follow the instructions on the form.</p> <p>If you do not have access to a computer and the internet, visit the Office of Regulatory Services to get a form.</p> <p>Office of Regulatory Services</p> <p>Address: 255 Canberra Avenue Fyshwick ACT 2609</p> <p>Opening Hours: 9:00am to 4:30pm Monday to Friday</p> <p>General enquiries telephone number: (02) 6207 3000</p> <p>Fees apply – If you have a concession card you may be able to get a discount.</p>

<p>Australian Passport</p> <p>70 points</p>	<p>You will need to fill out an application form to get an Australian passport. Passport application forms are available from the Australian Passport Office website or Australia Post outlets.</p> <p>Application forms can be lodged at an Australia Post outlet.</p> <p>Contact the Australian Passport Information Service (APIS) on 131 232 for more information.</p> <p>Fees apply.</p>
<p>Proof of Age</p> <p>40 points</p>	<p>Visit the Civic Driver Licence Service or any Canberra Connect Shopfront to get a Proof of Age card or ACT Drivers License.</p>
<p>Driver's License</p> <p>40 points</p>	<p>Civic Driver Licence Service</p> <p>Address: Civic Library, Civic Square, London Circuit, Canberra City ACT 2600</p> <p>Opening hours: Monday to Friday - 10am to 5:30pm</p> <p>Canberra Connect Contact Centre: 13 22 81</p> <p>Canberra Connect Shopfronts</p> <p>Belconnen Shopfront</p> <p>Address: Swanson Plaza, Swanson Court, Belconnen ACT 2616</p> <p>Opening hours: Monday to Friday - 9am to 5pm</p> <p>Dickson Shopfront</p> <p>Address: Ground floor, Dickson Motor Registry, 13 - 15 Challis Street, Dickson ACT 2602</p> <p>Opening hours: Monday to Friday - 8:15am to 5:00pm</p> <p>Tuggeranong Shopfront</p> <p>Address: Homeworld Shopping Centre, Scollay Street, Tuggeranong ACT 2900</p> <p>Opening hours: Monday to Friday - 9am to 5pm</p> <p>Woden Shopfront</p> <p>Address: Ground floor, Woden Library, Corner of</p>

	<p>Furzer and Corinna Street, Woden ACT 2606</p> <p>Opening hours: Monday to Friday - 9am to 5pm</p> <p>Fees apply</p>
<p>Bank/Financial Institution Card or statement</p> <p>40 points</p>	<p>When you apply for a bank account you will automatically be issued with a new card. You can get this sent to your current address or you may be able to pick it up at your local branch.</p>
<p>Medicare Card</p> <p>20 points</p>	<p>If your Medicare card has expired or is lost or stolen ask Medicare for a replacement free of charge.</p> <p>You will need to fill out a Medicare Enrolment Application form, provide original ID and submit it at a Medicare office. Once you have enrolled you will receive a card.</p> <p>Visit your local Medicare Service Centre, or mail a request plus a certified copy of identification such as your driver's licence to:</p> <p>Department of Human Services, GPO Box 9822, Canberra, ACT 2600</p> <p>For more information phone: 132 011.</p>

What is a 'certified copy'?

A 'certified copy' is a copy of an original document like a birth certificate or proof of identity that has been authorised (or stamped) by an official certifier as being a true copy of an original. People who can certify original documents include police officers, solicitors or barristers, public servants, justices of the peace, doctors, dentists, court registrars, accountants or psychologists or a Justice of the Peace.

How much will ID cost?

The cost of identification depends on:

- what type you are getting
- what identification you already have
- whether you can get a discount if you have a Centrelink Concession Card

To find out the cost before you make an application contact the provider or if you can look at a service's webpage.

Who can help me to get ID?

Getting ID can be a long and frustrating task. Sometimes it might be helpful to have the company of someone who knows where to go and what to expect. The Throughcare Program, the Coming Home Program and Prisoner's Aid may help support you to get the ID you need. They may make calls on your behalf, help you fill out forms and go with you to services.

Coming Home Program Phone: 02 6288 6904

Prisoners AID ACT Phone: 6257 4866 (9 am to 12.30 pm) or 0450 96 08 96

What do I need to think about in relation to my money and banking?

You are likely to have concerns and questions about banking in the period before, whilst and after you leave prison. This section can help you with information about banking your money, how to manage your banking to save you money and ways you can access your money.

What if I appointed someone as my Power of Attorney before I went into prison? How can I change this?

If you have given someone the authority or power to act on your behalf and manage your affairs whilst you were in prison you may want to stop them having access and power. This includes important things like banking, Centrelink and Child Support.

You can cancel your Power of Attorney in writing at any time, if you have the legal capacity to do so. You will need to also destroy any copies of original documents which state that you gave someone power to act as your attorney. If you don't cancel your Power of Attorney arrangement in this way, the person you assigned will still have power over your affairs.

Remember just because you asked someone to act for you the past doesn't mean they can do this in the future unless you decide it's what you want.

For more information about cancelling a Power of Attorney contact the Public Trustee of the ACT by phone (02) 6207 9800 or visit <http://www.publictrustee.act.gov.au/powers-of-attorney>.

What do I need to do about a bank account?

If you had a bank account before you entered prison it may still be active. You should contact your bank to make sure your account is still open. The bank should be able to tell you if the account is still active and what the current balance is.

If your account is suspended, you can reopen it. (Banks charge monthly fees so when you deposit money again, they will take out fees that haven't been paid while your account has been suspended).

If your bank account is still open and you want to use it, you may have to apply for a replacement EFTPOS card. Your bank branch will be able to help you apply for a new card. Take along several forms of identification and if you still have it, your bank or EFTPOS card.

If it is closed, you will need to open a new bank account.

You will need to open a new bank account if your old account has been closed. Have a look through the sections below: *How do you open a bank account* and *What do I need to think about when I bank my money?* for more information on choosing and managing a bank account wisely. If you are not happy with keeping your old account, remember it is your money and you can choose to bank how you want!

What do I need to think about when I bank my money?

There are lots of choices to make when it comes to managing your money but there are a few things you should keep in mind:

1. Different types of accounts

Basically there are three main types of accounts. These include:

- **Transaction or everyday accounts**

These are the most basic and common type of bank accounts, and are generally used to receive pays or basic benefits, to take out cash and to pay bills.

- **Savings accounts**

These accounts are used to hold money as savings and are designed to help savings increase, as they tend to have a higher interest rate than basic transaction or everyday accounts. Some savings accounts make it harder for you to access your money, so this makes it less tempting to dip into your savings.

- **Joint accounts**

Joint accounts involve two or more people in the one account. This means that both parties can contribute and access money in the same account. Opening a joint account with other people is a big commitment and it is important to think carefully before you commit to one. Only do it if you completely trust the other person to responsibly access the money in good times and in bad.

2. Fees and charges

Find a bank account that has the least fees and charges possible, as this will help you will keep more of your own money. Look for a basic bank account that offers:

- No account keeping fees
- Free monthly statements
- No minimum deposit amounts
- No overdrawn fees
- The ability to set up and cancel direct debits for free
- Free and unlimited transactions

Make sure you get a copy of the 'terms and conditions' for the account you choose. This should tell you information about fees, charges and interest.

3. Fee free accounts

If you have a Pensioner or Centrelink Health Care Concession Card you may be able to get a fee free account from your bank or credit union if your Centrelink payment is paid into that account. Be aware that you may still have a limit on the number of transactions you can make on your account each month and if you go over this number there may be a fee.

The fee free accounts may also have limited interest rates, so if you want to save or can afford to put away even just a little bit of money each fortnight, then a savings account might be better.

4. The time it takes to process payments

Different banks have different processing periods for receiving and transferring money. Even though you make a payment to someone on a particular day, it might not arrive on the same day. Transfers may take a couple of days to be credited to another person's account like a creditor (particularly if they use a different bank), and this may also be the case for money paid into your account.

If you are worried about how long it will take to receive a payment or pay somebody else talk with your bank about processing times.

Handy tip!

Try to pay your bills a few days earlier than the due date if you can. This will make sure your payment is processed on time.

You might also like to try Centrepay if you are receiving Centrelink payments. This will make sure your bills are paid on time and may help ease some of the stress of paying bills.

Need more information:

For more information check out the ABA's Affordable Banking website. This has a list of basic bank accounts and other useful information about how to choose one:
<http://www.affordablebanking.info/>.

How do I open a bank account?

If you need to open a bank account the first thing to think about is what you want from a bank account. Have a look through the section above *What do I need to think about when I bank my money?* for information. Then follow the steps below about opening an account.

1. Visit a bank branch or go online

Once you know what you want you can compare what the banks and credit unions have to offer by visiting their websites or visiting them at a branch during opening hours.

2. Start your application

After you have made a decision to open a bank account the next step is to start an application. You can either visit a bank or credit union branch during business hours or go online at any time of the day to do this.

You will need to fill out an application form. If you are in a branch the bank teller should be able to help you with this. You could also bring along a friend or family member to help you if you are feeling nervous about filling out forms.

You will need to have identification like a Drivers Licence or passport with you if you are opening a new account at a new bank. You can also bring along any concession cards you have which may give you access to fee free accounts.

Before you open your account, you will be required to agree to the terms and conditions of the account. This will either be electronically by ticking a box or by signing your name on paper.

3. Wait for your application to be processed

When you have finished your application there will be a processing time. Depending on what account you have chosen and where you are banking this processing time can be around 5-10 business days.

4. Start banking!

Once your application is processed and you have received your new EFTPOS card you can now start banking. Remember to keep any documentation relating to your banking in a safe spot. Never disclose your pin and be sure to bank safely and securely.

What are the different ways I can access my money?

Automatic Teller Machines or ATMs (additional fees and charges)

ATMs are a common way for people to access their money and accounts. They are convenient as they are generally open 24 hours a day, 7 days a week. It is important to remember that not all ATMs are the same. To avoid paying more than the money you withdraw, try to follow these guidelines:

- Always try to withdraw your money from your own bank or credit union's ATMs.
- If you use another bank or credit union's ATM you will be charged a fee. This is generally about \$2 to \$3 per transaction but can add up very quickly and eat into your money. Check out where the nearest ATMs for your bank or credit union are and remember them!

- Check the number of free withdrawals you are allowed in a month with your bank or credit union. Sometimes banks limit the number of withdrawals you are allowed to make and charge you a fee if you go over this.
- Don't keep checking your bank account balance using an ATM, as this counted as a transaction and may cost you money or use up your free transactions.
- Plan your withdrawals. Sometimes you might not be able to find a free ATM and have to use one that charges a fee.
- When you use an ATM always be sure to protect your pin. If a machine looks like it has been tampered with or you do not feel safe try to find another ATM or return at another time.

Supermarket withdrawals of money

You can withdraw money at most supermarkets if you're buying goods there. When you go through the checkout you can ask or will be asked by the cashier if you would like to withdraw money. This is a great way to access your money for free. It also won't affect your transaction limit and can help prevent unexpected fees and charges on your next statement.

Here are some tips on withdrawing money at the supermarket:

- Before you go shopping think about what other money you might need in cash. This way you can plan your withdrawal and avoid having to keep withdrawing money all the time.
- Beware that some supermarkets require a minimum purchase amount before you are allowed to withdraw money. This can end up costing you more money because you may have to buy items you may not need to make up the minimum purchase price.
- There are some supermarkets where you don't have to buy anything to get cash out. Have a look around and see what works best for you.

Bank branch withdrawals of money

If you need help to withdraw money or feel uncomfortable about using an ATM or a supermarket withdrawal you can generally withdraw money inside at your bank. If your bank or credit union does not offer branch withdrawals you can still ask them for help on how to withdraw.

A branch withdrawal will require you to either fill out a withdrawal slip and give it to a teller, or to use your EFTPOS card which is linked to the account. Be aware that you will usually have to pay a fee for these transactions so it's best to avoid them if you can.

Internet and phone transfers of money

Most banks offer internet and phone banking. You can use these services to transfer money within your own accounts or to someone else's account. You can also pay bills by BPAY or direct credit transfer using a retailer code (displayed on the bill).

To use this service you will need to contact your bank and set up an internet or phone password. Every time you access your accounts by telephone or internet you will need to enter or quote your password.

Be aware that there may be some fees for this type of banking. Check with your bank to see if they charge for transactions like BPAY or direct credit transfers. Remember you will also still have to pay for the cost of the phone call or any internet data you used while banking.

When using these services always be sure that your connection is secure. To prevent anyone else accessing your bank account never use a public computer or free wireless hotspot when banking.

If you do not have any option other than to use public internet access points be sure to completely log out and erase your internet browsing history and any passwords that may have been stored. When using phone banking, always be sure you are in a private location.

Direct Debit

You can allow access to your account by someone you owe money to regularly like an electricity or telecommunications company. A direct debit means you have agreed that a set amount can be deducted by that company or person on certain dates.

This may be a handy way to pay your bills regularly and on time but be aware that it can be costly! This is because a small fee for each direct debit you set up may be charged. You could also be charged if you do not have enough money in your account when the debt is due to be taken. It may be easier to manage debts if you can have more control over your transfers.

Tip: Always double and triple check the details!

When you transfer money from your account to someone else's account be sure that you have their bank, BSB and account number correct. You don't want your money going to the wrong place!

Pin and password protection

It is really important to keep your personal information secure.

Remember:

- Never tell anyone your PIN number. You should be the only person that can access your money.
- If you use internet or phone banking don't tell anyone your password or access code.
- Always make sure your internet is safe! Try not to use public computers if you can. Log out of banking sites and erase your browsing history. If you use a home computer, always make sure your internet security is up to date.

Who can help me with my banking?

Bank staff are employed to offer you assistance with your banking needs. If you don't feel comfortable asking them for help you may want to ask a family member or friend to come with you when you visit the bank.

There are also community organisations which can help you sort out your banking. Women from the Coming Home Program may be able to visit the bank with you. They may support you to get replacement cards and set up an account that suits your needs. Contact them on 02 6288 6904.

What financial support might I be eligible for?

The Australian government – through Centrelink - offers a range of financial support, both ongoing and one-off. Some of these payments are specifically for people who have recently left prison.

What Centrelink support and payments can I access?

Centrelink can help you if you as you leave prison with support payments and opportunities to look for work. Centrelink may help you with social worker support, financial support and crisis payments, as well as opportunities to look for work.

You may be able to get paid an income support payment immediately, even if you are not already receiving a Centrelink payment. The type of payment or assistance that you may be able to get will depend on your individual circumstances.

Centrelink Prison Liaison Officer

You will need to contact Centrelink or talk with a Centrelink Prison Liaison Officer if you are scheduled for release and directly following court release.

Discuss your circumstances with a Centrelink Prison Liaison Officer before you are released. They will assist you to fill out a Prison Pre-release Claim and help you to claim a payment in advance. This will help make sure your payment is available to you upon your release.

Centrelink social workers

Centrelink employs social workers who are located in service centres and on the phone to help people experiencing a crisis, have no support or are unsure how to access the right assistance. Their social workers offer private and confidential interviews for counselling and support. They can help you work out your options including assessing your payments and exemptions to some requirements. They can also help you access other support services in the community.

Phone: To speak to a Centrelink social worker call 132 850.

Eligibility for Centrelink payments

Centrelink will consider if you are eligible for a range of payments and services such as crisis payment, income support payments, parenting payments and exemptions from seeking employment or collecting child support based on your personal situation.

Depending on your circumstances you may be eligible for the following payments:

- Crisis Payment – This is a one-off payment to help people in difficult or extreme circumstances. You may be eligible if you have served at least 14 days in prison as a result of being charged with an offence and have just been released. **In order to be eligible for the crisis payment you must submit your claim within 7 days after leaving prison.** This payment can either be paid into your bank account or given to you through an Electronic Benefit Transfer card which can be used only once and can be used at most ATMs.
- Special Benefit
- NewStart Allowance
- Rent Assistance
- Parenting Payment
- Child Care Benefit
- Concession and health care cards - These cards can help you with costs like medical, transport and household bills. Once you have applied and been approved for a Centrelink support payment a temporary card will be issued to you just after release. You will need to go to a Centrelink Service Centre to pick this up. The temporary card will be valid for 14 days. Your permanent card will be sent to you in the mail. If you do not have a permanent address you will need to speak with a Centrelink Officer about your circumstances.

Discuss your circumstances with a Prison Liaison Officer, Social Worker or Centrelink officer. They will help you get the payment that best suits you and your family's needs. You can contact Centrelink by:

- Calling **132 850** and ask to speak to a social worker.
- Visiting a Centrelink Service Centre. For locations visit:
<http://humanservices.findnearest.com.au/>
- Going online for more information
<http://www.humanservices.gov.au/customer/subjects/crisis-and-special-help>

How long will I have to wait for my Centrelink support payment once my application is approved?

You will need to have a current bank account to receive ongoing Centrelink Payments. You can find out more about bank accounts by looking at the "Opening a bank account" section. Once your bank account has been organised, Centrelink can put your payments through an Electronic Bank Transfer (EBT) directly into your account.

Normally, payments take a few days to enter your bank account. This waiting time depends on your bank and the date and time of payment processing. Centrelink may

be able to process your crisis payment before you are released. This means that you will have money to support yourself as soon as you leave. Talk with the Centrelink Prison Liaison Officer to arrange this.

It is essential that you tell Centrelink if your account is overdrawn. If your account is overdrawn your payment will be affected because your bank will automatically deduct overdrawn money and fees.

If you are released directly from court you will need to contact Centrelink by phone 131 794 (8:00 am - 5:00 pm Monday to Friday) or by visiting your local Centrelink Service Centre.

Centrelink can put a payment straight into your account with a real time payment. This option will be helpful if you have left prison following a court visit.

Centrelink Appointments

As a requirement of receiving Centrelink support payments you will need to attend appointments which are necessary to assess you and your family's eligibility and circumstances. ***You can bring a family member or a friend to your appointment.***

Try to always attend any appointments that have been organised by Centrelink. If you can, gather together and bring all information and documentation that they might need or have asked you for.

Remember once you are receiving Centrelink payments, if you do not attend an appointment you may be penalised with a participation failure. A participation failure or penalty happens when you do not satisfy the requirements of your Centrelink payment, which includes not doing things like attending organised appointments or not reporting. If you do not have an excuse that Centrelink considers reasonable (like you had work or could not get child care) your payments may be affected.

If you cannot attend an appointment always try to notify Centrelink in advance by phone or in person at a Centrelink Service Centre. They will help reschedule a new appointment to meet your needs.

Reporting to Centrelink

If you receive a payment from Centrelink you will need to report any income you receive in addition to that payment. Remember if you do not report to Centrelink as required you will not receive a payment! Always report your income accurately, honestly and on your reporting date before 5pm. This will help make any dealings you have with Centrelink easier and make sure that your payments are regular.

Also remember that you need to report even if you have no income earned or circumstance changes. If you have had a change of circumstances, like you have

moved, your phone number has changed or you have started a job, you will need to let Centrelink know as soon as possible.

You can report your income and any change of circumstances through:

- The internet - You will need to register for Centrelink's online services by visiting: www.humanservices.gov.au/customer/dhs/centrelink
- By mobile – You can download Centrelink's Express Plus mobile app on your mobile device from the [App Store](#) and [Google Play™](#).
- By phone – You can advise Centrelink on 133 276 (24 hours a day, 7 days a week). ***Remember that calls from your home phone to a 13 number from anywhere in Australia are the cost of a local call.*** Local call charges may vary depending upon the telephone service provider, and mobiles may incur a higher charge.
- In person - Visit your local Centrelink Service Centre and talk to a Centrelink Officer.

What types of emergency or crisis support can I access as I leave prison?

If you need help with support, food, money or belongings after you leave prison, there are local ACT crisis support services which can help you with essential everyday items.

Emergency support services

ACT services may give out food parcels, cheaper groceries, food vouchers and cheap or free meals, clothing and low cost household goods and furniture. They may even have a place for you to shower. Be aware that most services will not hand out cash.

Emergency support services operate in different ways. Some services are drop in but others are not. If you can, it is best to call ahead to make an appointment and to check availability.

By contacting these services you will also be put in touch with other services which will help you during this time. It is important to remember that these support services have little funding and may only be able to offer certain kinds of support at certain times. If you cannot get support from one service always ask to be referred to another service.

When visiting a support service it is important to bring valid identification and your Centrelink Healthcare card if you have one.

Services that give emergency support include major charities like [The Salvation Army](#) and [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.

Contact Canberra Community Information also has the following lists to help you access free meals and emergency relief across Canberra.

Check out the **ACT Free Meal Guide** at <http://www.contactcanberra.org.au/content/view/35/32/>

Check out the **ACT Emergency Relief Providers Guide** at <http://www.contactcanberra.org.au/content/view/33/32/>

Website: www.contactcanberra.org.au

Location: Room G.02, Griffin Centre, Genge St, Canberra City

Opening hours - Mon, Tue, Thur, Fri: 10am-4pm

Wed: 10am-1pm

Phone: 02 6248 7988

Email: info@citizensadvice.org.au

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

What if I can't afford to pay my utility bill(s)?

If you are having trouble paying your bills there are a couple of things you can do. Don't ignore the problem! Dealing with a debt quickly is likely to have a better outcome on your budget and stress levels.

Contact the service provider or company which gave you the bill. Ask them about **hardship policies and programs**.

Services, like utilities, are required to have policies and programs in place to assist you if you're experiencing financial hardship. They should listen to your circumstances and try and work with you.

The Australian energy regulator's website has lots of information about hardship which may be able to help you. Check out www.energymadeeasy.gov.au/consumer-rights-and-support/having-trouble-paying-your-bill.

ActewAGL

Many people in the ACT and region have their utilities supplied by ActewAGL. Their hardship program is called Staying Connected. Their website details how they may assist you with individual support to help you get back on track. See how they may be able to assist you at www.agl.com.au/residential/help-and-support/staying-connected-program or phone 131245.

Telstra vouchers: Telstra Bill Assistance Program

If you are experiencing financial difficulty and are having problems paying your Telstra bill you could be eligible for the Telstra Bill Assistance Program.

Through this program participating community agencies provide clients with a Telstra Bill Assistance Certificate that has a fixed amount to pay towards their Telstra bill. There are restrictions on what type of account and amount can be paid by this program.

Telstra also provides other services for people experiencing financial hardship including Telstra MessageBox service. This service is for people such as jobseekers, the homeless, itinerant customers, or those in crisis situations who don't have a working or secure phone, so they can keep in touch with their families, friends and carers. You will find information about this and other Telstra assistance at:

<http://www.telstra.com.au/abouttelstra/commitments/access-for-everyone>

If you can't reach an agreement:

If you can't reach an agreement with your utility about a bill, the ACT Civil and Administrative Tribunal may be able to assist you to avoid disconnection. You can

start an ACAT *hardship assistance* application by ringing 6207 7740 and talking to staff. You could also check out

http://www.acat.act.gov.au/energy_water/energy_water.

Get the help of a free financial counsellor. A financial counsellor can help you to organise a repayment strategy or hardship policy with the service provider. They can also support you with information and advice on budgeting for bills. Contact:

Care Inc. Financial Counselling Service

Website: <http://www.carefcs.org/>

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

What are my housing options?

Before you leave prison you will have to have confirmed accommodation. Depending on your situation after you leave you may be in short term accommodation but you will need to think about longer term options.

Below you can find information about housing options, and information about government support which may be available to you.

Who can help me find accommodation before I leave prison?

Throughcare

Throughcare may assist you to secure accommodation before you leave the prison if you need it.

Coming Home Program

The Coming Home Program has case coordinators which may help you find appropriate accommodation in the short term.

What are my options?

A previous public housing property

If you lived in government or public housing place before you went into prison it may still be in your name. Depending on how long you have been in prison, your property may still be available to you and contain your possessions. To find out more about your previous property contact:

Phone: 6207 1150 or 133 427

Email: Housing.CustomerService@act.gov.au

Visit: Housing ACT Gateway Services
Central Access Point for Housing and Homelessness
Nature Conservation House
Cnr Emu Bank & Benjamin Way
Belconnen Town Centre
(Open 9:00am to 5:00pm Mon to Fri)

Staying with Family and Friends

Staying with friends and family may be a short term option. Before you move in or at the beginning of your stay it is a good idea to talk with them about the terms of

your stay. Think about whether staying with them is good for you [and your children].

Think about talking to your family and friends about:

- How long you think you will be there? It may help to give dates.
- When you will be coming and going
- Will you help out with rent, bills and groceries?
- Will you help out with household chores like cleaning?
- Your financial situation
- If you would like to have people over
- Will your stay affect your friend or family member's:
 - Centrelink benefits
 - Their tenancy
 - Private life

Being open about your situation and expectations will help make your stay easier and will help keep your friendships and family relationships healthier for the future.

ACT Housing Assistance

Access to public housing rental is given to eligible people [and their families] who are low income earners. Public housing is low cost. The rental bond is equal to 2 weeks rent. Tenants pay a maximum of 25% of their income in rent.

You may be eligible for priority access to public housing. People approved for early allocation are given accommodation more quickly than other people who are already registered on the applicant list for housing. For more information about Early Allocation of Housing phone 6207 1150.

Private rental

Affordable and suitable private rental can be hard to find in Canberra. Before you start looking or sign a lease it is a good idea to do a budget. Factor in what you can afford and include costs like 4 week's worth of rent as a bond, ongoing rental payments and gas, electricity and water bills.

Finding the right rental property may take a while. Look at websites that list short and long term rental and share listings like www.gumtree.com.au and www.allhomes.com.au . You can also check the Canberra Times classifieds and local real estate agencies for rental advertisements. Looking at these websites will also give you an idea of how much money you will need to budget for rent, bond and sometimes utilities.

What financial assistance for housing is available to me?

Centrelink Rent Assistance

If you receive a Centrelink support payment you may be eligible for Rent Assistance to help cover the costs of private rental. You will need to provide proof that you pay rent.

To find out more about Rent Assistance check out

<http://www.humanservices.gov.au/customer/services/centrelink/rent-assistance> or visit a [Centrelink Support Office](#).

ACT Housing's Rental Rebate Assistance

ACT Housing's Rental Rebate Assistance is provided for a maximum of 6 months for people accessing ACT Housing. You will need to complete an [Application for a Rental Rebate form](#). You can submit this form by:

Post: Housing ACT

Locked Bag 3000

Belconnen ACT 2616

In person: Housing ACT Gateway Services

Central Access Point for Housing and Homelessness

Nature Conservation House

Cnr Emu Bank & Benjamin Way

Belconnen Town Centre

(Open 9:00am to 5:00pm Mon to Fri)

Drop off box: **City Health Centre**

1 Moore Street, Canberra City (Open 8:30am to 5:00pm Mon to Fri)

Canberra Connect

Homeworld Shopping Centre, Scollay Street

Tuggeranong ACT 2900

(Open 9:00am to 5:00pm Mon to Fri)

For more information phone 6207 1150.

Getting help to pay a rental bond

ACT Housing may be able to help you if you are having trouble paying a private

rental bond. If you are eligible you may be able to get a loan of 90% of the bond needed.

You will need to pay this bond loan back by direct debit over 20 months.

Repayments must start 3 months after you get the loan.

To apply you will need to visit the Central Access Point for Housing and Homelessness and get a Rental Bond Loan application kit.

Phone: 6207 1150 or 13 34 27

Visit: Housing ACT Gateway Services
Central Access Point for Housing and Homelessness
Nature Conservation House
Cnr Emu Bank & Benjamin Way
Belconnen Town Centre
(Open 9:00am to 5:00pm Mon to Fri)

What affordable health services can I access?

Access to affordable and timely health care is a major issue for many women leaving prison.

If you are worried about this and are living on a tight budget, there are ways to access low cost or free health services in Canberra. Using these services can help ease your budget worries whilst improving your health and wellbeing. Some of these services have a lot of experience working with women and children who have left prison.

Free healthcare

The ACT is home to a number of free and low cost health services. Below is a list of the main services which may be able to help you and your children. Services will also be able to refer you to other services and specialists to suit your needs.

ACT Women's Health Service

The ACT Women's Health service is run by women for women. This is a free service which sees women who have significant difficulty in accessing health services. They have experience with and understand some of the difficulties you may be facing at this time and give priority to women in your position, because they regularly treat women who have left prison; and who are financially disadvantaged. They offer nursing, medical and counselling appointments, and will give you short term medical support including and help you find a regular GP that suits your needs.

The Women's Health Service is centrally located in Civic at Level 1, 1 Moore Street. Outreach counselling and women's health clinics are also provided in Gungahlin, Belconnen, Phillip, and Tuggeranong.

Civic opening hours: 8:30am – 4:45pm Monday to Friday

(Closed public holidays and between Christmas and the first working day in the New Year.)

Phone: (02) 6205 1078

Canberra Hospital - Walk in Centre

The Walk-in Centres in Belconnen and Tuggeranong provide an alternative for fast access to free health advice and one-off treatment for minor illnesses and injuries. Give free one-off medical advice and treatment for people with minor illness and injury. You can just drop in because you do not need to have an appointment.

Opening hours: 7.30am to 10pm daily every day of the year, including Christmas Day and New Year's Day

Addresses: **Belconnen Walk-in Centre**
Belconnen Community Health Centre,
cnr Lathlain and Cohen Streets, Belconnen

Tuggeranong Walk-in Centre
Tuggeranong Community Health Centre
Cnr Anketell And Pitman Streets, Tuggeranong

Website <http://health.act.gov.au/walk-in-centre/home/>

Bulk Billing doctors

Bulk billing is when a doctor bills Medicare directly for the full payment for their service. Bulk billing means you should not be charged any additional costs such as a booking or administration fee.

A patient account is when a doctor charges you directly in full. After you have paid you can then claim a portion of this cost with Medicare.

So to save money, look for doctors in your area who may bulk bill.

Things to remember:

- If you are running late or cannot make an appointment call the service.
- Always bring your Medicare card and Centrelink Concession cards
- Whenever and wherever you go to see a doctor or other health care professional always bring your Medicare Card and any Centrelink Concession card you hold. By showing these cards you may be able to get free or significant discounts on health services.
- When you make an appointment with any health care service always ask:
 - How much will it cost? How much of a co-payment will I have to pay?
 - Do you bulk bill and who do you do this for? Some health services only bulk bill for concession card holders, like seniors.
 - What Centrelink Concession card do I need for a discount?
 - If my appointment is longer, will I be charged more?
- If you have moved house **remember to get any correspondence from the healthcare provider sent to your new address.**

ACT Community Health Intake

Community Health Intake is a central access point for advice and referral to a range of specialist and rehabilitative services, like physiotherapy, maternity care and

chronic disease management. Many of the services available through this have eligibility criteria and will require a referral from a GP.

For more information phone:

Phone: 6207 9977

8am-5pm, Monday to Friday

Canberra Sexual Health Centre

The Canberra Sexual Health Centre is a free service that offers testing for and treatment of sexually transmissible infections. They are a specialist clinic, which seek to provide confidential and high quality professional and non-judgemental care. They provide access to the latest information, advice and treatments.

Opening hours: Walk-in (no appointment needed)

Monday, Tuesday, Thursday and Friday Mornings
9:00am - 2:00pm

Wednesday Afternoons
1.30pm - 3.30pm

Limited pre-booked appointments for general sexual health care are available Monday, Tuesday and Thursday afternoons.

Phone: (02) 6244 2184

Address: Building 5 (North Wing)
Canberra Hospital, Garran ACT

Winnunga Nimmityjah Aboriginal Health Service

Winnunga Nimmityjah Aboriginal Health Service (AHS) is a free primary health service run by the Aboriginal and Torres Strait Islander community. To access this service you will need to be an Aboriginal and Torres Strait Islander person. They provide medical services like women and children specific services, immunisations, health checks and dental.

Opening hours: 9am – 4:30pm Monday to Friday

Address: 63 Boolimba Crescent
Narrabundah ACT 2604

Phone: (02) 6284 6222

Health Directorate Alcohol and Other Drugs Services

The Health Directorate gives information, advice, referral, intake, assessment and support twenty-four hours a day. They help individuals and their family and friends with drug and alcohol problems.

Phone: 24 Hour Helpline (02) 6207 9977

Address: Building 7, Palmer Street, The Canberra Hospital
Level 1, 1 Moore Street, Canberra City

Low cost health services

National Health Coop/ West Belconnen Health Cooperative Ltd

The West Belconnen Health Cooperative Ltd provides affordable and accessible medical and health services to the Canberra community.

You can become a member by paying a low annual membership fee. As a member you will receive benefits such as bulk billing where possible. It is a not-for-profit organisation which means that your membership fees go into supporting the Cooperative.

For more information contact the following Cooperative centres:

National Health Co-op Charnwood

Opening hours: 8:30am – 5:00pm

Monday to Friday

9am -1pm

Saturday

Address: 20 Cartwright St Charnwood ACT 2615

Phone: (02) 6178 0400 or (02) 6178 0401

Email: reception@westbelconnenhealth.coop

National Health Co-op Belconnen

Opening hours: 8:30am – 5:00pm

Monday to Friday

Address: 1/30 Totterdell Street, Belconnen ACT 2616

Phone: (02) 6178 0417 or (02) 6178 0418

Email: reception@westbelconnenhealth.coop

National Health Co-op Kippax

Opening hours: 8:30am – 5:00pm

Monday to Friday

Address: Kippax Fair Shopping Centre (Inside mall opposite The Coffee Club)
Hardwick Crescent
Holt, ACT 2615

Phone: (02) 6178 0431 or (02) 6178 0432

Email: reception@westbelconnenhealth.coop

National Health Co-op Evatt

Opening hours: 8:30am – 5:00pm

Monday to Friday

Address: 8 McClure Place
Evatt, ACT 2617

Phone: (02) 6178 0447

Email: reception@westbelconnenhealth.coop

National Health Co-op Chisholm

Opening hours: 8:30am – 5:00pm

Monday to Friday

9am -1pm

Saturday

Address: 26 Benham Street
Chisholm, ACT 2905

Phone: (02) 6162 0058

Email: reception@westbelconnenhealth.coop

Sexual Health and Family Planning ACT (SHFPACT)

SHFPACT offers free or low cost sexual or reproductive health care. They provide pap smears, STIs checks and contraception and fertility advice. All doctors and nurses are female.

You will need to make an appointment.

Opening Hours: 9am – 5pm Monday – Thursday

9am – 4pm Friday

Some after-hours appointments are available –ask when you make your booking.

Phone: (02) 6247 3077
SMS only: 0400 770 999
Email: shfpact@shfpact.org.au
Address: 1/28 University Ave
Canberra ACT 2601

Community Health's Adult Dental Service

Community Health's Adult Dental Service provides dental treatment to ACT residents who are the primary holder of a current ACT Centrelink issued Pension Concession or Healthcare card. Services are delivered from the Civic and Phillip Health Centres.

There is a maximum co-payment of \$300 for restorative treatment in a year. This payment excludes certain procedures and products. Please call the clinic for more details. Payments can be made in cash, Eftpos, credit card, cheque or Centrepay.

Opening Hours: 8:30am – 5pm Monday to Friday (check for periodic closures on Wednesday afternoons.)

Address: Moore St Health Building
Corner Moore & Alinga Streets, Civic

Phone: (02) 6205 0978 or (02) 6205 0977

Address: Phillip Health Centre
Corner Corinna & Keltie Streets

Phone: (02) 6205 1463 or (02) 6205 1695

Emergency Dental Services

Emergency dental services are available to eligible adults and children who need urgent dental treatment.

To go to this service you need to be an ACT resident and Centrelink Concession card holder.

There is a minimum charge for this service for adults. Additional fees may apply and can be paid in cash, Eftpos, credit card or cheque. This service is free for children under 18 who hold a Centrelink Concession Card.

Be sure to bring your current ACT Centrelink Concession Card and details of any medication you are currently taking.

Always phone ahead to check availability, to be assessed and to make an appointment. It is also a good idea to ask about fees at this time.

Opening Hours: Monday – Friday (except public holidays)

Phone: (02) 6205 1653

Phone Support

If you need someone to talk to or you would like advice on where to get help, there are phone numbers you can call.

Be aware that even though some services are free to call there may be extra costs for you if you are calling them from a mobile phone.

HealthDirect Australia

If you have a health issue and you do not know what to do you can speak with a registered nurse over the phone. The nurse will be able to help you to know where to go and what to do.

Phone: 1800 022 222 (24 hours a day, 7 days a week)

Calls from landlines are free. Calls from a mobile phone may be charged.

Lifeline

Lifeline offers confidential telephone crisis support 24 hours a day, 7 days a week from a landline, payphone or mobile.

If you are experiencing a personal crisis or thinking about suicide you can call Lifeline. Trained volunteer staff are ready to listen, provide support and referral to anyone, regardless of age, gender, ethnicity, religion or sexual orientation.

Phone: 13 11 14

Most calls to 13 11 14 from a landline will be charged the cost of a local call, however additional charges may apply for some home phone plans.

Calls to 13 11 14 from mobiles are free. This includes Pre-Paid and Post-Paid customers.

Pre-paid customers who are out-of-credit will be connected to 13 11 14 until their prepaid service is suspended. The out-of-credit period varies depending on providers but is typically between 30 days and 6 months.

Reducing the costs of your Private Health Insurance

If you have private health insurance you might be worried about keeping up with payments. If you are doing it tough financially and/or your circumstances have changed you might want to think about:

- Reassessing whether your current plan meets your needs. The Australian Private Health Ombudsman has a tool to help you compare policies which you can access here: <http://www.privatehealth.gov.au/dynamic/compare.aspx>.
- Lowering your premiums. This means choosing to receive only limited benefits, not be covered for certain services or co-paying for certain treatments.

- Any discounts you may be able to get from your provider. For example, if you are a pensioner or a low income earner in the ACT your premium may be reduced because you are entitled to free ambulance cover.
- Requesting a suspension due to financial hardship. Health funds may allow you to suspend your insurance for an agreed amount of time.
- Talking with your health fund about your situation and what options they can offer to help you.

Reducing your Chemist/Pharmacy costs

Filling your prescription can be expensive. To cut some of the costs try to:

- Use your Centrelink Healthcare concession card at all times
- If a medication is covered under the Pharmaceutical Benefits Scheme (PBS) you will only pay \$5.90 per script. If a medication is not on the PBS you will be charged the full price.
- Agree to or ask for the generic brand of medication
- Fill your prescription at a discount pharmacy
- If you are in crisis, talk with an emergency support provider. In special circumstances some charities and community organisations may pay for your prescription to be filled.
- Buy at the supermarket. It is cheaper to buy over the counter medications, first aid supplies and feminine hygiene products from the supermarket rather than the pharmacy. Products like paracetamol, antacids, bandaids and tampons will be cheaper at the supermarket.

Unexpected medical costs

Healthcare or medical debts often happen because of unexpected illness or emergency. Big bills like ambulance fees or operations and treatment are daunting.

- If you know you're going to have any kind of surgery or medical treatment always ask for an estimate of costs and a payment plan before agreeing to the treatment if you can.
- Remember if you have a Centrelink Healthcare card medical treatment may be heavily discounted and your debt minimised or cleared.

What do I need to think about: work and income?

Thinking about finding work, staying in your job and keeping a regular income are all important whilst you think about leaving, as you leave and in the long term.

Looking for work

There are several programs and places in Canberra that can help support you to find work or training courses that meet your needs and availability. Below is a list of ways to find a job in the ACT with assistance and without.

Job Services Australia (JSA)

Some Centrelink payments, like Newstart Allowance, require that you look for work and attend Job Services Australia appointments. These appointments are designed to help you find employment opportunities.

Through this scheme you will be required to attend appointments at a recruitment agency that is a registered JSA provider. They will help you find a job that takes into account your skills, experience, availability and your needs. They will also help you to build an up-to-date resume or CV.

It is important that you follow the instructions of Centrelink and your JSA provider. If you do not attend an appointment you will be penalised with a participation failure. A participation failure or penalty happens when you do not satisfy the requirements of your Centrelink payment. This means not doing things like attending organised appointments or not reporting. If you do not have a reasonable excuse, like you had work or could not get child care, your payments may be affected.

If you cannot make an appointment always try to notify your Job Services Australia provider in advance if possible. They will help reschedule a new appointment to meet your needs.

If you are finding it stressful and difficult to keep up with the requirements of the JSA and Newstart program you should talk with Centrelink as soon as possible. Call your JSA provider or visit your local Centrelink Service Centre.

Recruitment Agencies

Recruitment agencies are businesses which match jobseekers with vacant jobs. They can help you to find a job that takes into account your skills, experience, availability and your needs. They can also help you get your resume or CV in shape. Their services are generally free to jobseekers because they make their money from businesses advertising jobs. Look online or in the Yellow Pages for local recruitment agencies.

Job advertisements

Newspapers, like The Canberra Times, and websites, like <http://www.jobsearch.gov.au/> or <http://www.seek.com.au/>, advertise job vacancies in the ACT and surrounding region.

To apply for jobs you will need an up-to-date resume or CV. If you are having difficulties putting together your resume you can talk with a recruitment agency, look online for a resume building guide or contact Centrelink to refer you to a Job Services Australia provider.

What assistance can I get with clothes for a job interview?

There are ACT services which may help you look your best at job interviews, work experience, special occasions and work. This can be especially helpful if you are struggling financially.

The role of these services is to help you choose suitable clothing, shoes and accessories for the job you are applying for or you are working in. These services are free for eligible women.

WOW Working Wonders (Communities@Work)

Make an appointment by calling (02) 6239 6500, (02) 6228 9200 or 04516681188

The Salvation Army

Phone: 02 6247 3635

St Vincent de Pauls

Phone: 02 6282 2722

What support can I get with work costs?

Return to Work Grants

The ACT Government Office for Women offers ACT women Return to Work Grants of up to \$1000 to help them get back into the workforce.

The grants have criteria and you will need to fill out an application form to apply.

Even if you don't think you'll get one, it's worth giving it a go!

For more information about the grants, eligibility and how to apply visit http://www.communityservices.act.gov.au/women/grants_and_scholarships or call the ACT Office for Women on 02 6205 0515.

What support can I get with transport?

Transport can be expensive depending on what type you choose, where you live and where you need to travel. You will have important places and appointments to go to like the bank, the doctor and court. Sometimes getting there could be tricky and you may need to reach out to services, friends and families to get their help so you arrive on time.

Below you will find information on transport options in the ACT. There is also information about getting discounts and ways to save on transport costs.

Buses

ACTION buses are the main form of public transport in the ACT. Bus routes service the majority of Canberra and timetables run regularly through the major town centres of Tuggeranong, Woden, Civic and Belconnen. Depending on where you live and when and where you need to get to, the bus may be an affordable and easy way to travel.

To find about bus routes, times and any other information visit an ACTION Information booth at any major interchange or go online at <http://www.action.act.gov.au/> .

MyWay

If you ride the bus regularly it is a good idea to get a plastic prepaid MyWay card. This card will cost less than a cash fare if you tag off when you leave the bus. Every time you catch the bus you will have a 90 minute transfer period.

This means that from the time you first tag on with your MyWay card you can catch as many buses as you like for free for the next 90 minutes.

You can also register a concession card with your MyWay card and save more!

Cash fares

You can pay in cash for a single or daily ticket on board the bus from the driver. All single fares will give you a 90 minute transfer period. This period lets you connect to a different bus using the same ticket within 90 minutes of purchasing your ticket.

For up-to-date cash fare pricing for adults and concession visit http://www.action.act.gov.au/fares/cash_fares or phone 13 17 10.

Always show your concession card

If you have a concession card be sure to link it with your MyWay card or show it to the bus driver when you board. ACTION offers big discounts to eligible concession card holders.

ACTION currently gives concession prices to holders of Healthcare/ Centrelink Concession Cards

Getting the kids to school: School bus tickets

The Student Transport Program gives eligible primary, high school and college students with free travel on ACTION buses Monday to Friday during school terms. Students are eligible for this program if they or their parent/guardian holds a valid Pensioner Concession Card or Health Care Card issued by Centrelink.

School students who are paying cash at any time are eligible for a concession discount.

Cars/motorcycles

If you are thinking about using a car or motorcycle it is important to think about all the costs involved. Licensing, buying, registration and repairs are some of the expenses you may have to factor in.

Licensing

You will need to have an up-to-date valid driver or motorcycle license to drive a car or motorcycle. To get a license you will have to undertake a driving test or prove you have had a license before and pay a fee. If you have a concession card you may be eligible for discounts on the application fee.

Canberra Connect Contact Centre: 13 22 81

Buying a car

Take your time when buying a car. Go in with your eyes open, arm yourself with plenty of information and don't feel pressured to buy. – MoneySmart

If you would like to buy a car or motorcycle the first thing to think about is affordability. Cars can be expensive to run and it is best to do your research and budget before you buy. Here are some things to think about:

1. How much can you afford?

Think about all the costs involved in buying and owning a car or motorbike. Factor in the purchase price and ongoing registration costs, insurance, maintenance and fuel.

If you plan on borrowing money to buy a car or motorbike remember to budget for ongoing loan repayments, fees and charges. Check out the section on the “Do’s and Don’ts of Borrowing Money”. Remember if you can save hard towards a vehicle you will end up spending less than you would with a loan.

2. Choosing a vehicle

Work out which car or motorcycle suits both your budget and your needs. Think about:

- Does your license permit you to drive a manual or will you need an automatic?
Manual cars are often cheaper to run and repair than automatic cars.
- Second hand or new?
- How much can you afford to spend on looking after your car?
- A smaller car is generally cheaper to run if you are mainly city driving. Bigger cars tend to be more expensive to register, service, refill with petrol and buy tyres for.
- Will the car have a good resale value?

3. Set your price range and stick to it!

Work out exactly how much money you have to buy a car or motorcycle. Be sure to factor in the price of the vehicle, the cost of an inspection and the transfer of registration and stamp duty.

With so much advertising and “deals” around it can be difficult to stick to your budget. It can be helpful to shop with someone who can help you to stick to your budget and find the best deal.

If you have found a vehicle that you are keen on you could also try to bargain with dealers to meet your budget. Dealers are often prepared to deal if they know you’re serious and you can come close to the advertised price.

4. Look for the best deal

Once you decide how much you can afford to spend the next step is to do your research. Look online, in the paper, visit a few dealers or auctions. This will give you a good idea of what cars or motorcycles are in your price range and how much you can expect to pay.

5. Registration

The longer registration period on a car for sale the better!

Check the registration on cars and motorcycles that you are looking at. Some cars are sold just before their registration expires. This means that you will have to pay for registration soon after you purchase the car. This can be expensive because on top of registration costs you may have to pay for repairs like new tyres and lights. There is also the compulsory third party insurance to factor in.

When you are looking to buy a car or reregister your vehicle remember if you hold an ACT Seniors Card, Department of Veterans Affairs Gold Card, Health

Care Card and/or Pensioner Concession Card holders you may be eligible for a Motor Vehicle Registration Concession. You can also get a concession if you car runs on gas or is electric powered.

For more information on transport and registration assistance in the ACT check out the ACT Government website:

http://www.assistance.act.gov.au/transport_and_registration

6. Get a vehicle inspection before you buy

Vehicle inspections for second-hand cars can seem a bit pricey at first but they can uncover any problems that could be expensive to fix later on.

Check to see how many kilometres the car has done. The numbers should line up and the kilometres should match the service history in the car's log book. If they don't the car's odometer could have been tampered with.

Perhaps you have a friend or family member who knows what to look for and can help you.

The NSW Fair Trading website has a great checklist of what to look for when buying a second-hand car: Money Stuff: Inspection Checklist.

Repairs

If your car or motorcycle needs repairs be sure to shop around to get the best price.

If you hold a Pensioner Concession cards, Health Care Cards or are living on a low wage you may be eligible to apply for a **No Interest Loan** for car repairs. A NILS Loan is available up to a value of \$1500 and can be paid back in instalments from through Centrepay or your wage. For more information contact [Care Inc Financial Counselling Service](#) on 6257 1788 or the [Salvation Army](#) on 6247 3635

Avoid traffic fines

Traffic infringements or fines like speeding, driving an unregistered vehicle and negligent driving can result in big expensive fines. Best to try and avoid them!

Taxis

Taking a taxi regularly can be expensive and exact fares can be hard to predict. Try another option like taking a bus or catching a ride with a friend or family member before jumping in a cab.

What about the costs associated with children?

As a mum who is leaving prison, you may want some extra advice and information on assistance with the costs relating to children, such as childcare, recreation activities and counselling support for children. Finances can be really hard to juggle with kids, especially if you are reduced to a single income. Below is a list of financial matters relating to children that you may need help with.

Government payments

Child Support Scheme

If you are leaving prison and need to reconnect with the Child Support Scheme you should talk with the Centrelink Prison Liaison Officer about this, or you can phone the Child Support Agency direct on 131 272 (8:30am - 4:45pm Monday to Friday, local call charges apply, excluding mobile and public phones) or visit www.csa.gov.au for more information.

If you have separated from your partner since you went to prison, you may apply to the Child Support Scheme. Through this scheme an arrangement is made between parents to provide an amount of money to help raise children. Once you are assessed, you can either transfer child support payments privately or the receiving parent can arrange for the Child Support Scheme to handle the transaction.

You can phone 131 272 (local call charges apply, excluding mobile and public phones) or visit www.csa.gov.au for more information.

You could also talk with a Centrelink Social Worker about Child Support. You can make an appointment at your local [service centre](#) to see a social worker or call **132 850** to speak to a social worker.

Centrelink Parenting Payment

Depending on your circumstances you may be eligible for the Parenting Payment. This payment is designed to help you with the cost of raising a child.

To find out more about this payment, eligibility and claiming phone 136 150 between 8:00am - 8:00pm Monday to Friday or visit <http://www.humanservices.gov.au/customer/services/centrelink/parenting-payment> for more information.

Assistance with childcare

Childcare in the ACT can be difficult to afford, but depending on your situation there are different types of assistance available to help you cover child care costs.

These are the different types of assistance which you may be eligible for:

- **Child Care Benefit (CCB)** helps with child care costs such as long, family or occasional day care, outside school hour care, vacation care, pre-school, and kindergarten.
- **Child Care Rebate (CCR)** covers 50% of out of pocket child care expenses, up to a maximum amount per child per year, in addition to any amount you may receive from Child Care Benefit and/or Jobs, Education and Training (JET) Child Care Fee Assistance (if applicable).
- **Jobs, Education and Training (JET) Child Care fee** helps with the cost of approved child care for eligible parents undertaking activities such as job search, work, study, training or undertaking rehabilitation to enter, or re-enter the workforce as part of an Employment Pathway Plan (also known as a Participation Plan or Individual Participation Plan). To get access to JET, you must be getting the maximum amount of CCB.
- **Grandparent Child Care Benefit** is payable if you are a grandparent who meets the existing Child Care Benefit eligibility requirements, receives an income support payment from Department of Human Services or the Department of Veterans' Affairs and is the primary provider of the ongoing daily care for your grandchild with responsibility for the day-to-day decisions about your grandchild's care, welfare and development.
- **Special Child Care Benefit** may help where there is a child at risk of serious abuse or neglect, or a family with an exceptional case of short term financial hardship which has substantially reduced their capacity to pay child care fees.
- You can find information about these different types of assistance by visiting the Department of Human Services website www.mychild.gov.au or by calling the MyChild Hotline on 13 36 84.

Assistance with school fees

Keeping up with school fees can be tricky on a low budget. You don't want your child(ren) to miss out and you don't want to strain your relationship with their school. Your child(ren)'s school may be able to help you through their hardship policies. Talk to the bursar, explain your situation and ask if there are any discounts available.

If you are unable to pay for excursions for your child you should ask the school if any assistance is available.

There is also assistance from the government and local community organisations that could help you keep up with school fees. These include:

- **Secondary bursary Scheme**

The ACT Government gives financial assistance to support families with the costs of education expenses via the Secondary Bursary Scheme for students in years 7-10 and the Student Support Fund programs. To find out more about the Scheme and eligibility visit:

www.det.act.gov.au/school_education/starting_school/financial_assistance_for_families or phone the Bursary Scheme Administrator on (02) 6205 9300.

- **Youth Allowance**

Centrelink gives financial help to people aged 16 to 24 years who are studying full-time, undertaking a full-time Australian Apprenticeship, and training or are looking for work. For more information visit

<http://www.humanservices.gov.au/customer/services/centrelink/youth-allowance> or phone 132 490.

- **Learning for Life Program**

Through the Learning or Life Program the Smith Family provides emotional, practical and financial support to help disadvantaged children and young people with their education. For more information visit

<http://www.thesmithfamily.com.au/what-we-do/our-work> or contact the Learning for Life Offices at Belconnen 02 6283 7600, Gungahlin 02 6283 7600 or Tuggeranong 02 6283 7600.

- **SaverPlus** (Smith Family delivers this in the ACT) *Saver Plus* is a 10 month financial education and matched savings program that assists families to gain financial skills, establish a savings goal and develop long term savings habits The matched money goes towards education costs including uniforms, text books, laptops, sports equipment, music tuition, TAFE or apprenticeship costs and much more. For more information visit <http://www.thesmithfamily.com.au/what-we-do/our-work/at-home/saver-plus> or contact The Smith Family on (02) 6283 7606.

Spending on your children within a budget

Spending on your children within a budget can be very stressful! It's always hard to say "no". "But Mum I really need it!"

The pressure from kids can be very strong to have things that they see 'everyone else' getting. There are a couple of things you can do to balance out the things they want and the things they need. Try:

- Talking with them about keeping to a strict budget. Helping them to learn about money early will help ease your stress and give them money skills for life.
- Try Op-shopping with your kids for bargains that don't cost a lot. This includes clothing, toys and books. The Salvo's, Vinnie's and YMCA Y's Buys are located at most shopping centres.

- Consider a lay-by. This way you can pay off an item slowly over a longer period. Just remember that if you cancel the lay-by you may lose your initial deposit.
- Don't be afraid to ask for help. During times like birthdays and Christmas there is a lot of pressure to spend big. If you are doing it tough it may be possible to ask one of the charities for help with presents for your kids. There are lots of charities like [The Smith Family](#), [the Salvation Army](#) and [Vinnies](#) which gather gifts for children at Christmas time.

Recreation activity fees

Having to miss out on recreation activities, like soccer or dancing, because of the fees can be tough on your kids and you. If you are having trouble paying fees or would like to sign your kids up to an activity but don't have the cash you could try:

- Look for free or low-cost children's activities around Canberra. Visit ACT Libraries at http://www.library.act.gov.au/library_services/kids, <http://www.visitcanberra.com.au/>, <http://www.kidspot.com.au/> or <http://www.whatson4littleones.com.au/area/act/> for ideas.
- Before you sign your child up for an activity take advantage of complimentary first lesson trials before you sign up or buy uniforms and equipment. This will help your child decide whether they really want to do an activity or not.
- Contact the activity provider and ask about payment plans. You could ask if they have discounts for concession card holders.
- If your child is already attending recreation activities but you are struggling to pay for equipment. You could look into hiring or buying second hand equipment for a small fee.
- Get involved in your kid's activities. Coaching, managing or volunteering your time for activities like sports, scouts or dancing, can sometimes cut your fees down.
- Sell old uniforms that you aren't using anymore. The money for these could go to your child's latest activity.
- Set a budget for recreational activities with your kids. Involving them in budgeting and looking at the costs of activities can help them to understand money better.
- Barnardo's Australia offer support to low-income or disadvantaged families through mentoring and tutoring programs. Contact Barnardo's on (02) 6228 9500 or e-mail them on canberra@barnardos.org.au for more information.

Children and mobile phones

Although it is now common for children and teenagers to own or use mobile phones, many don't know or understand how expensive they can be. Here are some tips to help keep your costs down:

- Talk with your children upfront about keeping mobile phone costs down. Let them know how much money you think is reasonable to spend each week or month. Rather than waiting to see how much your children have spent, get in early and teach them to budget.
- If you give your child a mobile phone or let them use yours you need to supervise them closely. Smartphone apps, in-app purchases for games and prepaid recharges can be easily bought at the click of a button. If you have a Smartphone you can place restrictions and a password only you know on your phone to protect you against small purchases which can rack up big bills.
- Check your credit or account regularly. This will help you keep track of spending.
- If your child overspends and have a job consider asking them for an amount towards the costs of the bill.
- Children under 18 years of age can't sign a contract. If your child comes home with a phone they signed up for and they're under 18 contact the Consumer Law Centre on 62571788 for help.

What assistance is there with the cost of pets?

If you need to take your pet to the vet and are worried about how much it might cost try:

- Taking your pet to the RSPCA vet for treatment. If you have a Concession Card you may be eligible for discounted vet services. Concession Card holders must show proof at the time of the appointment to be eligible for any discounts. Contact the RSPCA on 1300 777 221.
- Seeing what concession discounts or payment arrangements you may be able to get from a private vet.
- Asking your vet how much a procedure or medication will cost before agreeing to it.

How can I manage my money on a tight budget?

Making a plan to manage your money after leaving prison may help ease some of your financial stresses and help you to better understand your financial position. Living in the ACT can be expensive for some things and cheaper for others! But depending on what you are buying, there are lots of places to get low cost goods in the ACT.

Managing on a tight budget can be stressful but there is support available. The first steps to managing your money may be easier if you can get some individual support. If you would like to talk to someone over the phone or in person about budgeting there are Canberra based organisations which can give you free and confidential support. They can help you plan and stay on track with your budget.

Care Inc. Financial Counselling Service

Website: Website: <http://www.carefcs.org/>
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

Salvation Army's Moneycare, Canberra

Website: <https://salvos.org.au/need-help/financial-assistance/financial-counselling/>
Address: 4 Hawdon Place DICKSON ACT 2602
Phone: 02 6247 1340, 02 6247 3635

Please note that not all Moneycare services are full time and that due to demand for services there may be a waiting period before an appointment is available.

Below you will find information on managing your money and budgeting, as well as handy hints on keeping your expenses down.

Creating a budget

Budget your income based on money that is regularly coming in and out. This can help you manage the highs and lows. A budget is a plan that has information about your financial situation, like what money is coming in and what money is going out. A budget helps you to plan, keep track of and manage your spending and saving.

To make a budget:

1. On a budget sheet, piece of paper or on a computer start by writing down a list of what money you can count on getting pay period. This list or column is called "Income" or "Money in".
2. Next to the "Income" list write down what you spend each pay period. This column is called "Expenses" or "Money out". It will probably list things like food, household essentials, bills, petrol and any debt repayments due.
3. Add up both columns individually and write their totals at the bottom of each column.
4. Now minus the Expenses from the Income. This will tell you if you are overspending or whether you have money to save. Ideally, after taking the expenses away from your total income there is money left over.

Highlight areas where you could save. Even if you don't have money left over, there may be ways to reduce expenses or increase income. Making even small changes to balance your budget may give you a workable money plan.

There are ready-made budget sheets online to help you get started. For ready-made budget sheets you can:

- check out Care Financial Counselling Service Inc.'s Budget Sheet at http://www.carefcs.org/assets/cg_budget-sheets.pdf;
- [visit](#) the budgeting tool on the Child Support Agency website which allows you to work out your own budget of income and basic living costs at <https://processing.csa.gov.au/BudgetTool/>; or
- visit your local Centrelink Service Office and ask for a Fortnightly Savings Planner from their Financial Information Service or download the Planner from <http://www.humanservices.gov.au/spw/customer/publications/resources/fis029/fis029-1307en.pdf>.

Tips to help you stay on budget

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.
- Shop quickly and only go to shops when you need to go.
- Don't shop when you're hungry.
- Make a list before you go shopping and stick to it.
- Look at catalogues from local supermarkets to check out where the best buys are each week.
- 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.

- Ask yourself: is an item on sale that much cheaper? Do I need it?
- Pay cash wherever possible so you are not tempted to use credit or go over your 'fee-free' transactions limit if you have one.
- 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. 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.
- Buy in bulk with friends or family.
- Shop with a friend who is also on a budget - you can share tips, enjoy bargains and save together.
- If you often use retail therapy try to think of other ways to comfort yourself.

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.

Can I get discounts or help to make my utility bills cheaper?

1. Concession card discounts

If you have either a Pensioner Concession Card or Centrelink Health Care Card you may be eligible for a range of concessions. When you are connecting to a service ask them about available discounts. Registering your concession card early could give you discounts on your bills.

You can also go online and check out the ACT Government Concessions page at www.assistance.act.gov.au for more information about concessions for ACT residents.

2. Outreach Energy & Water Efficiency Program

The Outreach program gives practical assistance to low income households in the ACT to reduce their energy and water bills. It provides education on topics including:

- how to save money on energy
- how to reduce your energy consumption
- how to improve the comfort of your home and reduce your impact on the environment.

This program is funded by the ACT government. For more information check out http://www.actsmart.act.gov.au/your_household/outreach_program or phone:

- Belconnen Community Service on (02) 6264 0200
- Communities@Work on (02) 6126 9000 or (02) 6293 6500

- Northside Community Service on (02) 6257 2255
- The Society of St Vincent de Paul on (02) 6234 7424
- YWCA of Canberra on (02) 6173 7100

3. ActewAGL Energy Saving House calls

ActewAGL have a free energy efficiency program to provide people with energy saving products. These can make a real difference to your energy costs.

The Energy Efficiency team make free energy saving house calls to homes in the ACT. They install products that can help reduce your energy bills, including standby power controllers, energy efficient light bulbs and draught stoppers. If you want to find out more see <http://www.actewagl.com.au/Help-and-advice/Assist/Energy-saving-house-calls.aspx> or phone 1300 789 002.

LOOK AFTER YOURSELF!

Even on a really tight budget it's important to try and leave some money for yourself. 'Quality of life' means taking care of the essentials first but also allowing yourself some things that make you feel good and that you enjoy!

What if I need to borrow money or access credit?

Before you borrow money the first thing to think about is whether you can afford it.

The best way to check out what will be affordable for you is to do a budget and see what's left over after your other expenses. It doesn't matter whether you want to borrow for a small or larger item, like a car or you are borrowing from the No Interest Loan Scheme (NILS), you still need to know what you can afford.

What are the alternatives to borrowing?

There may be alternatives to the stress and expense that comes with borrowing money. You might want to think about:

- **The purpose of the expense**

If the purpose is not essential it may be better and more affordable in the long term to save the entire or part of the cost rather than getting into debt. Having a loan that covers the whole expense means that you will end up paying more than the original price because of interest, fees and charges.

- **Lay-by**

A lay-by can be a more affordable way to purchase something without entering into debt. Be sure to check out the fees and charges before you enter into a lay-by!

- **Shopping around**

Allow yourself time to shop around for the best deal. Prices and offers can vary from store to store.

What do I need to know about borrowing money?

Below are some of the most important things to consider and know when borrowing money:

- **Always borrow from a licensed credit provider**

Make sure you are borrowing money from a licensed credit provider. If a credit provider is not licensed you will not have the same legal protection or rights as you would if they were.

To check whether a credit provider is licensed see:

www.moneysmart.gov.au or phone ASIC's info line on 1300 300 630.

- **Interest, fees and charges**

Interest, fees and charges can really hurt financially! Before you agree to borrow money, be sure to ask the creditor or person lending the money:

- What the interest rate is on top of the amount you are borrowing?
- What do the interest rates mean per payment?
- Will you be required to pay monthly or fortnightly? This can make a difference to your repayment period.
- What the fees or charges for the loan are? This includes both regular ongoing fees and one-off fees.
- If you miss a payment or are late with a payment what the penalty or charge is.
- For an information or fact sheet which details any fees or charges associated with borrowing money from them.

A financial counsellor can help you decide if the interest rates, fees and charges of a credit option suit your borrowing needs and financial situation best.

- **Read over everything and make sure you understand before you sign**

Collect the documents you need for the application and processing of your loan request. It's better to have these ready and not have to keep going back and forth to the lender because you haven't got everything you need.

Get a copy of the loan contract, agreement and any insurance that you are being offered to take away and have a look at *before* you sign anything. Contracts can be difficult to read and getting some help with this from a financial counsellor or consumer credit solicitor can be useful.

Signing a contract

A contract is a binding legal agreement between the debtor(s) (the person/people borrowing the money) and creditor(s) (the person/organisation lending the money). It generally details the terms and conditions of a loan. This means what each party must or mustn't do. This usually includes things like the details of both debtor and creditor, the amount of money lent, the repayment period and any fees or charges.

As a legally binding agreement or document you are usually required to follow the terms and conditions of the contract you have made with your creditor.

Remember to always read any contract carefully and in full. This includes the fine print or underwriting. Contracts are often hard to understand and it might be helpful to see a financial counsellor or a consumer credit solicitor. Always ask questions if you need to. Don't sign a contract until you understand and agree with all the terms and conditions.

A contract can be:

In writing

A contract may be in a written document which requires your signature. Not all contracts are in writing. This form can be useful because it is a written record of your loan arrangement.

When you put your signature on a contract it means you agree to the terms and conditions of the contract you have signed. If you don't agree to what is written, don't sign!

Oral

An oral contract happens when you agree verbally to purchase goods or services. For example if you are having your car repaired and the mechanic tells you (in person or over the phone) that your car needs \$100 worth of repairs and you agree to have the repairs done. Even though you haven't signed anything, you may still be required to pay the amount discussed.

If you are agreeing verbally to something it is important to always make sure you ask how much it will cost and ask for a written quote before you agree. Having a quote in writing will help both parties to understand their responsibilities.

Ticking an online form

Today many people purchase goods and services via the internet through sites like eBay and Amazon. If you purchase goods or services via the internet you will be asked to tick a box which asks if you agree to the terms and conditions. Make sure you understand the terms and conditions before you tick this box and proceed with your purchase.

If you are purchasing goods or services overseas and you have an issue with the supplier remember Australia's consumer protection laws do not apply in other countries.

- **Know how much you want to borrow and don't be talked into taking out more than this amount**

- **Know your rights & responsibilities**

Both you (the borrower) and the credit provider (the lender) have certain rights and responsibilities. A creditor must provide you with either a credit guide or a written notice containing information about their licence number, fees and also details of your right to make a complaint.

Be sure to get a credit guide or written notice before you go ahead with any credit or loan.

Hints, tips and warnings about credit options

Beware of these types of credit!

Some forms of borrowing money are expensive and can be misleading. Below you will find a list of credit options which should be wary of:

- **Credit cards** - Credit cards can be really expensive because they often have a high interest rate plus fees. This means that you will pay more than the amount you spend. Unless you can pay the full amount off each month and NOT leave anything owing, you will end up paying interest on all your card purchases.

If you are thinking about getting a credit card always look for a card with the lowest interest and longest repayment 'window' or period.

Handy hint!

Remember to always look at your statements, try to avoid cash advances and repay more than the minimum repayment amount in the interest-free period.

- **Store cards** - Store cards are credit cards offered by large retail stores. Interest rates for these cards are often much higher than other credit cards. This means if you don't pay them off quickly you will end up paying much more money than what you spent.

Sometimes retailers may send you a card even when you haven't requested it. It can be tempting to use this but remember that interest begins to build up as soon as you use the card. This interest rate is usually high. Stores or financial institutions should not send you a card unless you have requested it.

Before you sign up for a store card be sure to compare other forms of borrowing.

- **'Interest free' deals** - 'Interest-free' deals are often advertised at furniture or appliance stores. 'Interest free' is not the same as a 'no Interest loan' offered by a community organisation.

'Interest free' contracts may have regular payments due or a period without any payments. If you miss a required payment or don't pay in full when the period without payments expires you may end up paying a lot in interest, fees and charges.

- **Pay-day, Same day or Fast-cash loans** - These types of loans loan people cash very quickly in small amounts. They are often targeted at people on low incomes who need to get cash quickly and do not think they can get money from other credit providers. They tend to have high fees and charges which end up being the same as high interest rates. It can be very difficult to pay back this type of credit quickly. If you don't make the exact payments as they are due you will be charged fees that push up the cost of the repayments.

There are options such as *No interest Loans, Step Up Loans* and *Centrelink Advances* that may be a better and safer option for borrowing money.

If you need help and are considering a Pay-day, Same day or Fast-cash loan contact a free financial counsellor to discuss your options before you apply.

- **Loan sharks** - A loan shark is like a Pay-day, Same day or Fast-cash loan lender that offers high interest rate loans. They normally target people on low incomes who feel they can't access credit any other way. A loan shark can also be an individual who offers money and uses inappropriate and threatening methods to get it back from you. Don't borrow from anyone who says they can just lend you money. It is always best to go to a licensed lender.
- **Rent to Buy** - Stores that sell things like household goods and entertainment systems often offer 'rent to buy' deals. They tend to show you a weekly 'rental figure' or repayment and a nominal final payment. This deal can look pretty good at first but beware!

If you add up the number of weekly repayments plus the final payment, you will see that the final cost will be several times the actual price of the goods you are buying. To save a lot of money it is better to buy outright or consider a No Interest Loan Scheme instead.

- **Pawn Brokers** - Pawn brokers lend small loans in exchange for goods. When the loan is repaid in full along with any interest, charges or fees the goods are returned to you. If you cannot repay the loan the goods you pawned will be put on sale.

Be aware that the loan you get from pawning goods is usually less than the value of the goods themselves. If you add the interest and fees often charged by pawnbrokers the deal you are getting may actually not be very good. This is even true if you pawn goods in exchange for money without aiming to get the goods back.

Remember though, once you pawn something it can be very hard to get it back. This is because the repayments, interest and charges can be difficult to pay back in the repayment period.

- **Borrowing and family, friends and community members** - Before you borrow from family or friends think carefully about:
 - The amount of money you want to borrow
 - The way you will repay the debt
 - The length of time it will take to repay the debt
 - What will happen if it is hard to pay the debt back

It is important to think about how borrowing money from family and friends may affect your relationships. If for some reason you can't pay your debt back it can place stress on the relationship.

If you want to borrow money from your family or friends it is a good idea to set up a repayment plan together. Even if you are confident you can pay the debt back quickly, be sure to factor in a plan if you are finding it hard to make repayments. It is always best to talk and plan before things may get out of control.

It may be that family or friends ask you or put pressure on you to borrow money for them. This might be because they can't get a loan in their name for some reason.

Remember if you take out a loan in your name for someone else, you will be responsible for the repayments even if the other person says they will pay it!

- **Credit deals that seem too good to be true** - If you come across a credit deal that seems to be too good to be true, it probably is! There are lots of different ways that people can be scammed so it's best to be alert to anything that seems a bit unusual. Scams about credit can include receiving emails or calls about winning the lottery, inheriting a fortune or the early release of your superannuation if you reveal personal information. The golden rule is DON'T give your details to other people and always be on the lookout for anything that seems too good to be true.

Check out the Australian Competition & Consumer Commission (ACCC) Scam Watch website at www.scamwatch.gov.au. It has some great information about how to avoid scams and how to report one. There is also a handy list of Golden Rules which will help you to protect yourself from scams at <http://www.scamwatch.gov.au/content/index.phtml/tag/howtoprotectyourselves>.

Safer ways to borrow money

- **No Interest Loan Schemes (NILS)** - 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. 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

- **StepUP Loans** - StepUP loans are for individuals or families that have a current Centrelink Concession Card or are receiving [Family Tax Benefit Part A](#). Individuals or families are also required to have lived at their current address for more than three months.

StepUP offers loans of between \$800 and \$3000 for personal or household purposes such as:

- Household Items including fridges, washing machines, and furniture
- Cars
- Computers
- Medical and Dental expenses
- House repairs
- Car repairs

Interest is charged at a fixed low rate, and loans can be repaid over three years. No fees apply. This loan is provided by National Australia Bank and is subject to NAB's credit assessment. Terms and conditions apply. For more information and to check your eligibility contact:

BCS Southern Region Office

Address: 14 Wormald Street, Symonston ACT 2609

Phone: (02) 6195 3168

- **Centrelink Advances** - Sometimes you may be able to negotiate an advance on your Centrelink payment. How much you can get will depend on the payment you receive and the purpose of the advance. You will need to pay this advance off and can talk about repayment options with Centrelink. Contact Centrelink for more information:

Online: <http://www.humanservices.gov.au/customer/enablers/advance-payment>

By phone: Self service 136 240

Calls from your home phone to a 13 number from anywhere in Australia are the cost of a local call. Local call charges may vary depending upon the telephone service provider, and mobiles may incur a higher charge.

In person: Visit your local Centrelink Service Centre

<http://humanservices.findnearest.com.au/>

- **Matched savings plans** - Matched savings plans help families on lower incomes to build saving habits and assets. The plan will match the amount you save up to a certain limit. For example, if you save \$465 the matched savings plan provider will give you \$465. The money the plan gives you is generally for educational support.

In the ACT, the Smith Family runs a matched savings plan called the SaverPlus program. Participants who are eligible for the program make regular deposits towards a savings goal over a 10 month period. At the same time they attend workshops to build their financial management skills. When participants reach their savings goal, the ANZ bank matches the amount - up to \$500. This money is to be put towards education costs like uniforms, text books, laptops, sports equipment, music tuition, TAFE or apprenticeship costs and much more.

You may be eligible for the program if you:

- hold a Centrelink Health Care Card or Pensioner Concession Card
- are at least 18 years old
- have a regular income from work (you or your partner) including casual, part-time, full-time or seasonal employment
- have a child at school or attend vocational education yourself

To learn more about the program and to apply contact:

The Smith Family, Saver Plus

Address: Corner Launceston and Easty streets
Woden ACT 2606

Phone: (02) 6283 7606

Website: <http://www.thesmithfamily.com.au/what-we-do/our-work/at-home/saver-plus>

- **Micro-Credit** - If you have a business idea or are in business you may be eligible for the ACT Women's Microcredit Program. This program offers small amounts of funding up to \$3,000 for women wanting to start their own business. You must be on a low income or hold a Centrelink concession card and show that you can repay any loan granted. For more information contact:

Brilliant Idea program, Lighthouse Business Innovation Centre

Ph: 1300 365 514

Website: <http://brilliantidea.com.au/>.

Where can I get free advice and help on what to choose?

Care Inc. Financial Counselling Service

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

Ph: 1800 007 007 or 02- 6257 1788

Email: admin@carefcs.org

Website: www.carefcs.org

Opening hours: Monday - Friday 9am to 5pm

After hour support: Drop-In service available on Wednesday night between 5.30pm and 7.30pm. Please arrive by 6pm to ensure you are seen. This service provides information and assistance with filling in forms but does not provide advocacy.

You can also leave a message on our afterhours message bank on 1800 007 007 or 02- 6257 178 8 and a financial counsellor will call you back.

If you are distressed about your financial situation after office hours contact Lifeline on 13 11 14.

Salvation Army's Moneycare, Canberra

The Salvation Army's Moneycare service provides free and confidential financial counselling for people facing financial difficulties or wanting to avoid financial difficulties in the future. They are able to help with a range of issues including budgeting, credit, debt and repossession. Phone your local centre for an appointment.

Website: <https://salvos.org.au/need-help/financial-assistance/financial-counselling/>

Address: 4 Hawdon Place DICKSON ACT 2602

Phone: 02 6247 1340, 02 6247 3635

MoneySmart is a website created by the Australian Securities and Investments Commission. It is full of handy hints, tips and tools on how to manage your money.

For credit and borrowing information visit:

<https://www.moneysmart.gov.au/borrowing-and-credit>

More information?

MoneySmart is a website created by the Australian Securities and Investments Commission. It is full of handy hints, tips and tools on how to manage your money.

Visit: <https://www.moneysmart.gov.au/>

How can I afford to stay connected? Phones and internet access

Staying connected with friends, family and services may often be easier by phone, mobile or internet. Knowing what to buy and how to keep costs down can help make this less stressful for you and your budget.

How can I keep mobile phone costs down?¹

The best way to keep your mobile costs down is to know what you need your phone for. Here are some tips to keep your costs down:

- Choose a prepaid or plan option which best suits your needs. If you like to make calls instead of texting choose a package which gives you the most amount of free calls or if you like texting choose a package with free texts.
- Choosing a provider that is the same as your friends or family can save you money. Often services offer free calls or texts to people in the same network.
- Prepaid plans are generally easier to control on a tight budget. This is because you have to choose to recharge it rather than a plan which may keep charging you over what you wanted to spend.
- If you choose a plan, start on a low or cheaper plan. You can often increase your plan but it can be difficult to decrease it.
- The savings phone companies advertise may not always result in savings.
- Know how much calls, texts and internet access cost on your current plan. This includes calls to voicemail, message bank, directory numbers and 13 and 1800 numbers.
- Keep a close eye on your account or spending meter. This way you can see when you are running low on credit or you are reaching your plan's cap. Be aware that most service providers will charge for paper statements.
- Take advantage of the free calls, text and data your phone company offers. You can also try calling in off peak times to cut costs.
- Remember streaming or downloading video, music and images can be expensive.
- Smartphone apps, like Facebook or Skype, continue to draw data from your account if they are not closed properly. Be sure to close apps which you are not using and turn off "push notifications" in your settings.

Push notifications allow a Smartphone app to notify you of information like sports scores, weather or Facebook messages without you needing to open the app fully. By turning this setting off you will not only save money but also phone battery.

¹ <http://accan.org.au/consumer-info/tip-sheets/mobile-and-broadband-everyday-money-saving-tips>

You can turn off push notifications by visiting your phone's 'settings' and then clicking 'off' next to 'notifications'. Each time you open a newly downloaded app you can also select not to have the push notifications function on for that app.

- Limit subscriptions and In-app purchases. These small expenses can add up quickly. If you get charged for any mobile premium subscriptions, like sport and horoscopes, which you haven't signed up for, contact your service provider.
- **For more information about buying a mobile phone and keeping costs down check out:**
 - <http://accan.org.au/consumer-info/tip-sheets/questions-to-ask-before-signing-a-phone-contract>
 - <https://www.moneysmart.gov.au/life-events-and-you/life-events/buying-a-mobile#plan>

Always read and understand a contract, especially the fine print, before you sign!

"Beware of terms such as "capped", "free", "unlimited"; and asterisks * or other symbols – make sure you read what they refer to. In particular, make sure you understand about any limitations and exceptions which can lead to extra charges." - ACCAN

What if I can't afford to pay my phone, mobile or telephone bill?

If you are having trouble paying your bills there are a couple of things you can do:

Contact the company which gave you the bill. Ask them about:

- **Hardship policies and programs**

Services, like telecommunications, are required to have policies and programs in place to assist you if you're experiencing financial hardship. They should listen to your circumstances and help work with you to create a repayment plan.

- **Telstra vouchers: Telstra Bill Assistance Program**

If you are experiencing financial difficulty and are having problems paying your Telstra bill you could be eligible for the Telstra Bill Assistance Program.

Through this program participating community agencies provide clients with a Telstra Bill Assistance Certificate that has a fixed amount to pay towards their Telstra bill. There are restrictions on what type of account and amount can be paid by this program.

Telstra also provides other services for people experiencing financial hardship including Telstra MessageBox service. This service is for people such as jobseekers, the homeless, itinerant customers, or those in a crisis situation, who don't have a working or secure phone, so they can keep in touch with their families, friends and carers. You will find information about this and other Telstra assistance at:

<http://www.telstra.com.au/abouttelstra/commitments/access-for-everyone>

If you can't reach an agreement:

Get the help of a free financial counsellor. A financial counsellor can help you to organise a repayment strategy or hardship policy with the service provider. They can also support you with information and advice on budgeting for bills. 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

Don't ignore the problem! Dealing with a debt quickly is likely to have a better outcome on your budget and stress levels.

Salvation Army's Moneycare Canberra

Address: 4 Hawdon Place DICKSON ACT 2602

Phone: 02 6247 1340, 02 6247 3635

Please note that not all Moneycare services are full time and that due to demand for services there may be a waiting period before an appointment is available.

Free emergency phone use

If you are in crisis and have a Centrelink Health Care card [Contact Canberra Community Information \(formerly Citizens Advice Bureau ACT\) Shopfront](#) has phones you may be able to use.

Where can I access free internet or wifi in the ACT?

ACT Libraries

[ACT Libraries](#) have free internet and wifi access. Each public library location has public computers for use. You can also use the ACT Libraries wifi through a personal computer or wifi enabled phone inside the library without a username and password.

Be aware that there is a fee for printing.

Visit your local public library, phone 02 6205 9000 or check out http://www.library.act.gov.au/library_services/internet_and_wireless to find out more.

Community Organisations and Centres

If you are in crisis certain community organisations and centres offer free internet access. These services will also be able to connect you with other services to help you during this time.

[Contact Canberra Community Information \(formerly Citizens Advice Bureau\) Shopfront](#) has free computer access for low income earners.

[UnitingCare's Early Morning Centre](#) offers free internet and a range of other services to support you in crisis.

Free wifi

There are points across Canberra where you can access free wifi. Try local shopping centres and cafes. **Always keep your password safe and delete your internet browsing history!**

How do I delete my browsing history on the internet?

The way you delete your browsing history depends on which internet browser you are using. Internet browsers are applications which let you browse the internet. Major internet browsers include Google Chrome, Internet Explorer, Safari and Mozilla Firefox.

As a general rule you can delete your browsing history by following these steps:

1. In the toolbar or menu select 'Tools'.
2. Under the 'Tools' drop down menu select 'History'.
3. Select 'Clear History'. This may also be called 'Clear Recent History', 'Clear Private data' or 'Delete Browsing History'.

If you are having trouble deleting your internet history try asking a friend or family member to show you how. You could also ask a librarian or do an internet search for 'How to delete internet browsing history'.

Why should I have an email account?

If you do not have an email already, it is a good idea to get one. An email is an electronic message or letter sent via the internet. It is a popular way for people to communicate for personal and business reasons. With an email your bank, Centrelink and other services will also be able to contact you quickly and send you important information.

Most email accounts are free. Gmail, hotmail and yahoo all provide free email accounts.

How can I deal with my debts?

Dealing with debt is difficult in general but at a crisis point it adds considerably to feeling worried or stressed. It's always better to try and deal with debts before they get larger and more costly. Even if you find yourself in what seems like an impossible situation financially, you can get advice and help to ease some of your financial stress.

Who can help me?

If you are unsure where to start and feel overwhelmed it might be good to get the help of a financial counsellor first.

What is a financial counsellor?

Financial counsellors are qualified professionals that can help you when you are in financial difficulty. They provide information, support and advocacy. They generally work in community organisations and their services are free, independent, non-judgemental and confidential. You can talk to a financial counsellor about these kinds of issues:

- You are in debt and not sure what to do
- You are not sure how to negotiate with creditors
- You need information about financial matters like taxation, Centrelink or Child Support
- You want to start a budget but need help or you want to talk through your budget with someone
- You just want to talk through the stresses of living on a low or restricted income

There are different types of services provided by the financial counsellors. At services like Care Inc. Financial Counselling Service staff can provide you with financial counselling information, casework and gambling financial counselling. Care's services are free for people on low to moderate incomes. People on higher incomes may access the information services but not casework or advocacy services.

Financial counselling services do not provide funds, vouchers or emergency relief.

Care Inc. Financial Counselling Service

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

Ph: 1800 007 007 or 02- 6257 1788

Email: admin@carefcs.org

Website: www.carefcs.org

Opening hours: Monday - Friday 9am to 5pm

After hour support: Drop-In service available on Wednesday night between 5.30pm and 7.30pm. Please arrive by 6pm to ensure you are seen. This service provides information and assistance with filling in forms but does not provide advocacy.

You can also leave a message on our afterhours message bank on 1800 007 007 or 6257 1788 and a financial counsellor will call you back.

If you are distressed about your financial situation after office hours contact Lifeline on 13 11 14.

Salvation Army's Moneycare Canberra

Address: 4 Hawdon Place DICKSON ACT 2602

Phone: 02 6247 1340, 02 6247 3635

Please note that not all Moneycare services are full time and that due to demand for services there may be a waiting period before an appointment is available.

How can I sort out my debts?

Sorting out debts is something lots of us put off. If you can get started by looking through what you owe and who you owe it to, you can then make an action plan to tackle the debts before they get any bigger.

Consolidating and refinancing your debt

You may have heard about or seen on TV or on the internet companies or brokers that can help you get out of debt quickly, cheaply or without you having to do anything.

Many of these schemes may actually end up leaving you with more financial stress and debt. They will usually charge a big fee for the service too.

Remember to look out for the warning signs that a debt consolidation or refinance deal might be trouble*:

- What they advertise seems too good to be true
- They say they can help you no matter how desperate your financial situation is
- They tell you not to worry about reading the paperwork
- They ask you to sign blank documents or credit application forms that have false information in them
- They arrange a type of loan for you that you didn't want
- They do not explain fees, charges and/or repayments before you sign up

Before you sign up to anything get free financial counselling. They will help you make the best choices when dealing with your debts.

*Information sourced from [MoneySmart](#)

Creating a Recovery Plan

1. Make a checklist of your debts

Make a list of all the people or places you owe money to and how much you owe to each one.

Remember!

Just because someone says you owe them money doesn't always mean that you do!

Sometimes a bill may be incorrect or the debt is actually not legally yours. Generally if a debt is NOT in your name it's NOT your debt!

Always question any amount someone is claiming from you if you don't think it is correct or in your name.

You don't want to be repaying a debt that you shouldn't have to!

- If a debt is in a joint name or you are not sure if you really owe the money claimed it may be helpful to talk to a financial counsellor or free legal service.
- To make this easier it is a good idea to get a free copy of your credit file. Your credit file holds information on your credit history. It contains a list of the debts you owe and information about your repayment history.

You can get a free copy of your file by writing to Veda at:

Veda Public Access

Address: PO Box 964
North Sydney NSW 2059

Fax: (02) 9278 7333

For more information look at their website for more information:

www.mycreditfile.com.au/home/free-credit-file.dot

2. List all the different types of debts you owe

To help make it easier for you to make a list we have put together a list of the different types of debts that people can owe:

- **Housing**

Housing debt includes money owing on things like outstanding rental repayments, mortgage and property damage.

You may be behind on repaying housing debts for many reasons.

If you have a mortgage lender talk with them directly and explain your circumstances. They may be able to help you with a hardship variation and repayment plan.

Contact ACT Housing if you are in public or community housing and you are struggling to pay rent. They may be able to help you sort out a rental payment system that better suits your financial situation.

If you are boarding or renting privately and don't pay your rent on time or as agreed with the landlord you will incur a debt and may be threatened with eviction. Try to deal with this debt as soon as you can.

If you are on Centrelink you may be able to use Centrepay to pay your private or public rent. This can help take the hassle out of making sure the rent is paid on time and in full.

- **Property damage**

If damage is done to a property which was rented in your name you may find yourself responsible for the debt. If the damage was created by another person you may be able to get assistance some help to avoid harming your tenancy record. If you are in public and community housing call Welfare Rights & Legal Centre on 02 6218 7900 Monday to Friday 9am to 5pm for advice. If you are in private tenancy contact the Tenants' Union ACT Inc on (02) 6247 2011 between 10.00 and 11:30 on weekday mornings.

- **Credit/Personal loans**

Credit/Personal loans include things like credit cards, mortgages and same-day loans. These types of debts have regular repayments that have to be paid on time and interest is charged on top of what you owe. If you cannot make these regular repayments on this type of debt you may be charged late fees on top of what you owe. If you are having trouble repaying your credit/personal loans debts you may be able to negotiate a hardship variation with the creditor.

Making the minimum repayment

If you only make the minimum repayment on a debt each payment period you will end up paying a lot more money than you borrowed. This is because of the interest, fees and charges which come with borrowing money.

Work out if you can afford to pay over the minimum payment. If you can you will pay off the debt quicker and save!

Claire's story

Claire owes \$2000 on her credit card. The card has an interest rate of 17.5% and an annual fee of \$50.

If she pays the minimum payment of \$40 per month she works out that it will take her 8 years and 6 months to pay off the debt. She will also end up paying \$1773.16 in interest on top of the \$2000 she owes.

Claire is determined to pay the debt off quicker and can think of lots of things she would rather spend this money on. She plans and budgets to pay off \$200 a month on this debt. This means that it will take her only 1 year and cost \$186.80 in interest. This means a saving of \$1586.36!

- **Childcare and school fees**

You may have current or previous debts or outstanding fees owing to your child[ren]'s childcare centre or school. Contact the centre or school and let them know your situation. They may be able to create a payment plan that is sensitive to your needs.

- **Utility – Electricity, Gas and Water bills**

Generally utility bills are due every three months. If you don't pay the full amount by the due date you will have an amount outstanding. This outstanding amount will be added to your next bill.

If you have an outstanding utility bill in your name there are a couple of actions you can take to avoid disconnection or impact on your credit rating.

If you can, firstly check if the amount owed is correct and that the debt is actually owed by you and not previous tenants that moved in before or after you.

If the debt is co-owned by you and another person you may still be liable for the debt. If you have moved from the residence signed to the account, contact the provider and remove your name from the account so that future debts will not be in your name. If you did not give your consent to be put on the utility bill you should also contact your provider and explain your position.

If you are having trouble paying your old and new utility debts talk to the utility company first. They may help you to set up a payment plan or hardship variation.

If you can't reach an agreement with your utility company contact the Australia Capital Territory Civil and Administrative Tribunal (ACAT) on 6207 7740. They can help you avoid disconnection through a Hardship Application. For more information online visit:

http://www.acat.act.gov.au/energy_water/energy_water .

- **Health care or Medical Bills**

Healthcare or medical debts often happen because of unexpected illness or emergency. Big bills like ambulance fees or operations and treatment are

daunting. If you know you're going to have any kind of surgery or medical treatment always ask for an estimate of costs and a payment plan before agreeing to the treatment if you can. Remember if you have a Centrelink Healthcare card medical treatment may be heavily discounted and your debt minimised or cleared.

- **Legal fees**

You may have outstanding legal fees. These can be very costly and mount up quickly. It is important to make sure you ask for a quote on costs before you go ahead with any legal assistance. If you have outstanding legal fees try negotiating a hardship variation with the legal service who you owe money to. You could also talk with a financial counsellor to work out a repayment strategy.

- **Debts to Family and friends**

Debts to family and friends can be some of the hardest to deal with because people may feel guilty or ashamed about borrowing from family and friends. You may also feel pressure to repay these ones before other debts. It's important to put them into your list of debts so you can include them in any plan of action.

- **Centrelink Debts**

A Centrelink debt may happen for a couple of reasons. If you do not declare and report on your income and assets truthfully, on time and correctly you may find yourself in debt. You need to let Centrelink know about *any money* that you receive from any source. This includes wages, interest on savings, gifts or inheritances, winnings or windfalls and any other income you receive from any source. If you are unsure about what to declare always check with Centrelink.

If you have a change in circumstances, like a new job, a break up or a new relationship, you need to let Centrelink know. Your payments may need to be adjusted. If you are overpaid by receiving a payment you're not entitled to you may end up having a debt. Centrelink can deduct repayments for these debts from your future Centrelink payments.

- **Tax debts**

Tax debts may occur if you don't report your income properly or if you are unable to pay tax on a business with your name on it. For information on dealing with a tax debt visit: <http://www.ato.gov.au/Business/Payments-to-ATO/Difficulty-paying/Help-with-paying-your-tax-debt/>.

- **Internet and Phone Debt**

Internet and phone debt can happen if you don't pay your bill on time. If you cannot pay your bill on time or you have received a bill that you think is incorrect

it is best to contact your provider as soon as you can. This will help protect your credit file and may stop you from being disconnected.

- **Child Support Debt**

You may be assessed as having to provide money for children that are yours but don't live with you all the time. This is known as a child support payment. If you can't meet the payments as they are due then you may incur a debt. If you think you might have this type of debt you can contact Child Support on 131 272 (Monday to Friday, 8:30am-4:45pm) to discuss your circumstances.

- **Fines**

Traffic fines like driving an unregistered vehicle, driving unlicensed, speeding or parking fines can be extremely costly. Acting quickly to make an arrangement to pay fines can help make paying this debt easier. Visit the ACT Policing website page about paying your fine or extending your payment period:

<http://www.police.act.gov.au/roads-and-traffic/traffic-fines.aspx>.

Overdue or late fines for borrowed items like video/DVD hire and library books can accumulate overtime and can be transferred to debt collectors to pursue. Try talking with the business or library who you owe money to early. This could help stop the debt getting bigger.

- **Vet Bills**

Pets can be pricey. Desexing, shots, micro chipping and unexpected treatments can be expensive. If a pet needs treatment from a vet always ask about the costs before agreeing to any procedure or medication. If you do have an outstanding vet bill contact the vet. They may be able to organise a payment plan so that your animal can get treatment and you can have less financial stress.

- **Memberships and subscriptions**

Memberships and subscriptions, such as Foxtel and gym memberships, if not paid regularly can create debt. Your service or membership may be suspended and there may be late fees.

3. Prioritise your debts

Arrange the debts you have listed. This means placing the most urgent ones at the top and the less urgent ones at the bottom. If a debt is making you stressed and stopping you and your family from having essentials like food and a roof over your head you may want to place it at the top of your list.

Not all debts are the same!

Debts can have different interest rates, payment dates, repayment processes and impacts on your credit file.

4. Do your budget.

Have a look over your budget to see what (if anything) you can afford to repay on each debt.

Working out and sticking to a strict budget can be tough and it might be helpful to get the support of a financial counsellor. They are experienced and have a good understanding of how difficult it can be to repay debts on a tight budget. They also help women leaving prison on a regular basis and will be able to help you to know what to do next.

5. Contact and negotiate with your creditors

Talking to your creditors may make paying back debts easier. If you can explain why you are having trouble repaying the debt it may be possible to work out a repayment plan that suits your needs.

It is best to talk with creditors as soon as you can. If you don't talk with them and let them know why you're not able to pay your debt they will most likely start a collection or legal process to recover the debt.

Financial institutions, like banks, have a responsibility to try and work with you to deal with your debts.

Before you contact any creditor by phone, in writing or in person get as much information as you can about your debt.

- Is the debt in your name? If you are unsure request a statement of the debt from the creditor.
- Is there anyone else responsible for the debt?
- Is the amount correct?
- If you can, have paperwork about the debt on hand. This includes statements or contracts
- How much can you afford to pay back and how long it will take you to pay the debt off

Pulling this information together and writing down what you want out of a negotiation can help settle some of the nerves you may be feeling.

When you contact a creditor always get the name, phone number and position of anyone you speak to about the debt. Check that the person you are talking to can assist you. If not, ask to speak to someone higher up in the company.

Stay calm and never lose your temper! If people are rude or aggressive with you end the call and seek assistance from a financial counsellor.

Be clear about what you want to achieve with any communication with your creditors.

6. Let the creditor know what you can afford

Tell them:

- How much your budgeting allows you to pay off your debt including the interest
- How long it will take you to pay off the debt
- When you can start making payments

Get the creditor to explore your options for repayment. This includes repayment arrangements, plans and hardship variation.

When you negotiate don't take 'no' as the only answer. Ask to speak to someone higher up. Show that you are flexible by offering workable solutions. If this does not work and an arrangement can't be agreed on contact a financial counsellor. Financial counsellors have experience in dealing with creditors and will be able to help you.

Don't ever agree to pay more than you know you can afford on a debt.

If a creditor agrees to accept your offer always ask the creditor to put any agreements you make in writing and send you a copy. If they do not do this, write to them yourself and confirm the details of the arrangement.

Keep a record of all phone conversations, letters and discussions in a secure place. This will make it easier for you to show what was said or agreed to on a certain date.

7. Keep a track of your repayments

To keep track of your repayments draw up a timeline which has the balance of the debt in one column and your planned repayment amount and date in another. This can be a great way to see how your debt will reduce over time.

Debt	Repayment	Date

8. Keep your creditors up-to-date

Remember to keep your creditors up-to-date. This will show that you are serious. Always tell them if you can't keep up with the repayments. Ask them what else may be done.

What if my creditors don't agree?

Sometimes it may be difficult to negotiate with creditors. Don't fear! There are a couple of actions you can take.

Contact a financial counsellor

A financial counsellor can help discuss with you ways to deal with a creditor who won't assist you. They can also work with you and the creditor to negotiate a repayment plan or hardship variation.

Apply using the National Credit Code

The National Consumer Credit Protection Act 2009 (NCCP Act) is the Australian law that governs consumer credit and is designed to protect consumers' interests. It includes The National Credit Code.

Under the National Credit Code a consumer can notify a bank of the fact that they are experiencing financial hardship and can't meet their repayment commitments under a credit contract.

In some circumstances it may be possible to obtain a new, more affordable repayment arrangement with the credit provider.

For more information about this legal protection you can talk with a financial counsellor.

Ask them to waive part or all of a debt

If you are facing extremely difficult financial circumstances or bankruptcy you may be able to negotiate with your creditors to waive part or all of the debt.

"Dealing with debt collectors can be stressful! There are laws to prevent them from making your life a misery. If a debt collector calls on you, or if you receive notice that you are being taken to court, get free legal advice about your options as soon as possible."²

Free legal advice in the ACT:

ACT - Legal Aid ACT 1300 654 314

ACT - Consumer Law Centre of the ACT 02 6257 1788

² <https://www.moneysmart.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors>

Dipping into your Superannuation

You might be thinking about trying to access your super early to deal with debt or for other reasons. It is important to know that access to superannuation should always be considered very carefully as it is a buffer for retirement and once spent it is usually difficult to rebuild.

There are very restricted circumstances which let you access your superannuation before retirement age. Not all funds have the same early access rules and superannuation is never released for day to day expenses.

If you are experiencing financial difficulties you may be able to access your superannuation if you meet the criteria for either Severe Financial Hardship or Specified Compassionate Grounds. Visit the Department of Human Services website for more information about early access to superannuation:

<http://www.humanservices.gov.au/customer/services/centrelink/early-release-of-superannuation>

Consider discussing your circumstances with a financial counsellor before trying to access your superannuation. They can help you look at other options available.

Bankruptcy

If you are experiencing unmanageable debt and have exhausted all options available to resolve your debts, you may consider filing for voluntary bankruptcy.

Bankruptcy is a process where you are legally declared unable to meet your debts. It is a serious step to take and should only be considered as a last resort. However for some people experiencing the stress of living with unmanageable debt it can provide a 'fresh start'.

Most debts are extinguished by bankruptcy, meaning that you do not have to continue repaying them to the creditors. Not all debts can be extinguished though. It is important to discuss your situation with a free legal service or financial counsellor before considering going bankrupt.

For information about bankruptcy and the consequences see the Australian Financial

Security Authority website:

<https://www.afsa.gov.au/debtors/bankruptcy>

Phone: 1300 364 785

What should I do if I feel like I have been mistreated by a creditor?

Make a complaint

Firstly talk to your financial institution's Internal Dispute Resolution section (IDR). Often disputes can be resolved at this level without further escalation of the matter. Be clear about what you want as a resolution and always keep notes of any conversations you have. If the dispute is resolved ask for confirmation of the result in writing for your records.

What if my complaint isn't resolved?

If the dispute isn't resolved directly with the financial institution, you can contact the relevant External Dispute Resolution Scheme (EDR).

Who to contact?

For financial, insurance or investment products or services complaints contact the Financial Ombudsman Service (FOS). The FOS is an independent organisation that is funded to resolve disputes between consumers and member financial services providers. FOS is a free service for consumers.

The FOS independent dispute resolution processes cover the following financial services disputes:

- banking, credit and loans
- general insurance, including life insurance
- financial planning, investments, stock broking, managed funds and pooled superannuation trusts
- estate planning, estate management and trustee services

For more information visit <http://www.fos.org.au> or phone 1300 78 08 08.

For disputes involving non-bank lenders you can contact the Credit Ombudsman Service (COSL).

The COSL scheme includes:

- credit unions, building societies and non-bank lenders
- mortgage and finance brokers
- financial planners
- investment managers
- debt services plus a wide range of other financial services and product providers

For more information visit <http://www.cosl.com.au> or phone 1800 138 422

Other useful complaint schemes:

Ombudsmen Schemes

If you have a complaint about a commonwealth government department you can contact the **Commonwealth Ombudsman**. The Commonwealth Ombudsman's role is to safeguard the community in its dealings with Australian Government agencies.

Ph: 1300 362 072 Website: <http://www.ombudsman.gov.au>

The **ACT Ombudsman** investigates complaints made about administrative actions of ACT government agencies and public education providers.

Ph: 1300 362 072 Website: <http://ombudsman.act.gov.au/>

The **Telecommunications Industry Ombudsman** (TIO) provides a free dispute resolution service for residential customers and small businesses that have a complaint about their telephone or internet service in Australia.

Phone: [1800 062 058](tel:1800062058) Website: <http://www.tio.com.au>

Energy & Water

If you have a complaint against a utility provider in the ACT, contact the **ACT Civil and Administrative Tribunal** (ACAT) Energy and Water division.

Phone: 6207 7740 Website: <http://www.acat.act.gov.au>

*calls to complaint schemes with 1300 & 1800 numbers on mobiles are charged at mobile rates. If you are unable to stay on a phone talking to the agency, and you are ok to give them your phone number, ask the agency to call you back.