

8

See a financial counsellor to get your finances on track.  
The sooner you ask for help, the easier it is.

Financial counsellors are not financial planners. Financial counsellors are free, and provide a confidential and independent service to assist people to organise finances and do a budget. They can negotiate repayment arrangements with creditors, apply for a hardship variation and help you maximise your income.

*Essential First Steps to re-establishing financial security* - a booklet to assist you to re-establish your finances after leaving domestic violence. [www.whealth.com.au/work\\_financial-abuse-project.html](http://www.whealth.com.au/work_financial-abuse-project.html)

National Financial Counselling Hot Line 1800 007 007. To find your local financial counsellor go to [www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor](http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor)

Money Smart [www.moneysmart.gov.au](http://www.moneysmart.gov.au) is a Government funded website that has lots of useful financial information and advice.

Financial Ombudsman Service 1300 780 808 [www.fos.org.au](http://www.fos.org.au) Deals with complaints about banks, life insurance companies, superannuation providers, financial planners and general insurance companies.

Centrepay is a free bill-paying service for people receiving Centrelink payments. You can arrange to pay your bills on line at [www.humanservices.gov.au/online-services](http://www.humanservices.gov.au/online-services) Or by ringing Centrelink 136 150 A good credit rating is desirable when applying for a loan or signing up for a utility account.

You can get a free credit report at: [www.checkyourcredit.com.au/Resources/Forms/](http://www.checkyourcredit.com.au/Resources/Forms/)

For information about your credit report and contact details for helpful services go to: [www.moneysmart.gov.au/tools-and-resources/publications/factsheet-your-credit-report](http://www.moneysmart.gov.au/tools-and-resources/publications/factsheet-your-credit-report)

To obtain a free copy of your credit check go to: [www.checkyourcredit.com.au/Resources/Forms/ApplicationForConsumerCreditReportAU.pdf](http://www.checkyourcredit.com.au/Resources/Forms/ApplicationForConsumerCreditReportAU.pdf)

For a list of Regional and Rural Emergency Relief providers go to: [www.vicdrugguide.org.au/handbook/ch13s06s02.php](http://www.vicdrugguide.org.au/handbook/ch13s06s02.php)

Home Energy Saver Scheme (HESS) Help Line 1800 007 001 Provides free support and advice, including home visits, to low-income households experiencing difficulty paying their energy bills. [www.fahcsia.gov.au/our-responsibilities/communities-and-vulnerable-people/programs-services/financial-management-program/home-energy-saver-scheme](http://www.fahcsia.gov.au/our-responsibilities/communities-and-vulnerable-people/programs-services/financial-management-program/home-energy-saver-scheme)

Mortgage Relief Scheme 1800 134 872 Provides short-term interest-free loans to help you keep up your home loan repayments after an unavoidable decrease in your income. Certain eligibility requirements need to be met. [www.dhs.vic.gov.au/for-individuals/housing-and-accommodation/home-owner-support/mortgage-relief](http://www.dhs.vic.gov.au/for-individuals/housing-and-accommodation/home-owner-support/mortgage-relief)

Every bank have specialist financial hardship teams. To find the number for the Financial Hardship Team for your bank go to: [www.doingitough.info/content/how-do-i-contact-my-bank](http://www.doingitough.info/content/how-do-i-contact-my-bank)

No Interest Loans - NILS is a community-based program offering applicants on a low income no interest loans for essential household goods and services. Applicants must be in receipt of a current concession card. Repayments are made in affordable amounts for a period of between 12 and 18 months. To locate your local services go to [www.goodshepherdmicrofinance.org.au/find-provider](http://www.goodshepherdmicrofinance.org.au/find-provider)

Low Interest Loans - NAB StepUP loans. Low interest (3.99%) loan of between \$800 and up to \$3000. Must have a Health Care Card, Pension Card or Family Tax Benefit Part A. Credit check required. Loans are for white goods, computers, cars, furniture, medical expenses and house repairs. Loans are not for cash, holidays, bills or debt consolidation. <http://goodshepherdmicrofinance.org.au/services/stepup-low-interest-loans>

ANZ Saver Plus 1300 610 355 Every dollar saved up to \$500 matched. For eligibility requirements and to find your local contact ring the number above.

The Australian Bankers Association provides a number of informative booklets including Making the Most of Your Money and Knowing Your Banking Rights and Responsibilities. To order a free copy ring 1800 009 180 or go to: [www.bankers.asn.au/Consumers/Booklets](http://www.bankers.asn.au/Consumers/Booklets)

For fact sheets about financial hardship go to [www.bankers.asn.au/Consumers/Are-you-experiencing-financial-difficulty-](http://www.bankers.asn.au/Consumers/Are-you-experiencing-financial-difficulty-)

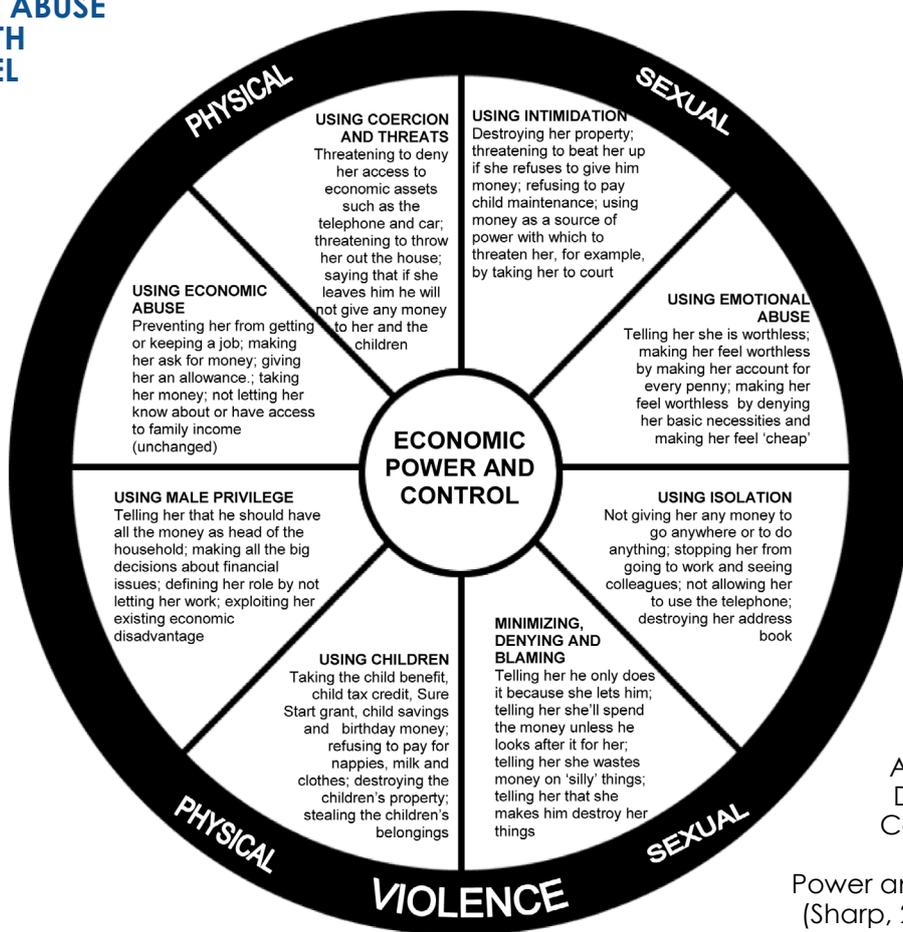


**WOMEN'S HEALTH**  
GOULBURN NORTH EAST

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*Challenging inequality, embracing diversity.*

**FINANCIAL ABUSE  
DULUTH  
WHEEL**



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