

► My Money

Budget and Bills

Frequently Asked Questions

Budget and Bills is part of the 'My Money Project', a partnership between Eastern Community Legal Centre, Maroondah City Council, Knox City Council, Yarra Ranges Council, Outer East Primary Care Partnership and Women's Health East.

How do I create a money plan or budget?

Creating a **money plan** (or budget) can help you to feel in control of your money.

You can record your income, put money aside to meet 'needs' (such as bills), set spending limits for 'wants' and plan savings to achieve your goals.

Here is a simple planning tool: <https://moneysmart.gov.au/budgeting/budget-planner>

Why would I go to see a financial counsellor?

Financial counsellors are skilled professionals who work with you to provide free assistance with:

- information, budgeting and money management strategies
- understanding and accessing entitlements such as concessions and grants
- car accidents with no insurance
- bills or loans you're struggling to pay including personal loans and mortgages
- tax and Centrelink debt or fines
- being harassed by debt collectors
- gas, electricity or phone disconnection
- options including debt negotiation, hardship applications payment plans, waivers and bankruptcy
- access to other support services in your area such as free tax returns and material aid.

Financial Counsellors do not provide investment advice or complete tax returns.

How do I find a financial counsellor near me?

National Debt Helpline offers free and confidential advice from professional financial counsellors as well as referral to a financial counsellor near you.

- Visit: www.ndh.org.au
- Phone: 1800 007 007 (9.30am to 4.30pm, Monday to Friday)

How do I get a competitive rate for my utility bills?

Victorian Energy Compare is an independent Victorian Government energy price comparison site.

Visit: <http://www.compare.energy.vic.gov.au>

What is the \$250 energy saver bonus and who is eligible?

The Power Saving Bonus is a \$250 payment from the Victorian Government to help concession card and some Health Care Card holders with paying energy bills.

To be eligible, you must be:

1. a Victorian residential energy consumer (i.e. have a residential electricity account), and
2. receiving payments under one of the following concession programs:
 - Centrelink Pensioner Concession
 - JobSeeker, Youth Allowance, Austudy or Abstudy
 - Department of Veterans Affairs Pensioner Concession
 - Department of Veterans Affairs Gold Card

How do I claim the \$250 energy saver bonus?

You can apply through the **Victorian Energy Compare** website.

- Visit: <https://compare.energy.vic.gov.au/>
- By calling **Good Shepherd on 1300 026 500** (if you do not have access to or are uncomfortable using technology, or are having difficulty applying online).

What assistance is available for financial hardship?

There are various grants and other financial supports available, including:

- Utility Relief Grants Scheme for Electricity, Gas and Water Bills for eligible customers with a concession card.
 - Contact your utility provider or a financial counsellor.
- Flexible Support Packages are provided by local community agencies. Funding is provided by the Victorian government for victims of Family Violence.
 - Contact EDVOS or your family violence/elder abuse worker.
- Family Violence survivors may be eligible for VOCAT awards if they have been a victim or witnessed an act of violence.
 - Contact Eastern Community Legal Centre or your nearest community legal centre for free advice. The Federation of Community Legal Centres can assist you to find your closest centre - www.fclc.org.au.
- Some banks provide support in the form of funds/services to assist their customers fleeing from Family Violence.
 - Contact your bank or Financial Counsellor.



What is Family Violence?

Family violence is abuse by a person that is used to control, threaten, force or dominate a family member causing them to fear for their own or others' safety and wellbeing. It includes:

- **physical abuse**, such as hitting or pushing a person
- **sexual abuse**, such as forcing a person to have sex
- **emotional or psychological abuse**, such as controlling who a person can see and when
- **financial or economic abuse**, such as controlling a person's money without their consent
- **controlling behaviour**, such as forcing a family member into a marriage.
- behaviour that makes a family member fear for the safety of:
 - their property
 - another family member
 - an animal

Family members include people with whom you share an intimate relationship, step-children, relatives by marriage, birth or adoption, and other people who you treat like family members (e.g. a carer or guardian)

What is Elder Abuse?

Elder Abuse is any act which causes harm to an older person (65+ or, if Aboriginal or Torres Strait Islander, 50+) and is carried out by someone they know and trust. Often, that person is a family member or carer, but it could be a friend or neighbour whom an older person depends on. The abuse can be a single or repeated act.

Elder abuse is a form of family violence and can also be perpetrated by non-family members that an older person trusts.

Elder abuse can take the same forms as family violence, namely – financial, psychological or emotional, physical, sexual and controlling behaviour (social isolation). It can also take the form of neglect (e.g. denying access to medicine, medical treatment or services, or failing to provide for the older person's basic needs).

Where can I go to get help for Family Violence or Elder Abuse?

If you or someone you know is at immediate risk of physical harm or property damage, call **Victoria Police on 000**

Other free services include:

- **Safe Steps on 1800 015 188** or safesteps@safesteps.org.au - 24/7 family violence response (crisis phone line and planning for your safety)
- **1800 RESPECT on 1800 737 732** (family violence) or **1800 ELDERHELP on 1800 353 374** (elder abuse) - confidential information, counselling and support services.
- **EDVOS on 03 9259 4200** or edvos@edvos.org.au – a specialist family violence service for women and their children who are currently living with or have experienced family and domestic violence.
- **Eastern Community Legal Centre on 1300 32 52 00** – confidential legal, social and financial counselling support for people experiencing or at risk of family violence and elder abuse.

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- **Eastern Community Legal Centre** on 1300 32 52 00 or www.eclc.org.au/mymoney
- **Maroondah City Council** on 1300 88 22 33 or www.maroondah.vic.gov.au
- **Knox City Council** on 9298 8000 or www.knox.vic.gov.au
- **Yarra Ranges Council** on 1300 368 333 or www.yarraranges.vic.gov.au
- **Outer East Primary Care Partnership** on 9879 4282 or www.oepcp.org.au
- **Women’s Health East** on 9851 3700 or www.whe.org.au

