

► My Money

Managing Debt

Frequently Asked Questions

Managing Debt 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.

What is Financial Hardship?

- It’s when expenses are more than your income.
- You may suffer financial hardship and not even realise
- Financial stress
- Financial impacts following a major life event

Which organisations have hardship departments that I can contact?

- Banks
- Phone and internet companies
- Water and energy companies

Who is the Good Money Shop and how can I contact them?

The Good Money Shop are community financial stores that offer safe, affordable and responsible financial services for people on low incomes. The Good Money Shop is a partnership between Good Shepherd, the Victorian, South Australian and Queensland Governments, and National Australia Bank

- Visit: www.goodshep.org.au/services/good-money-stores
- Phone: 1300 770 550

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.

Note: 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)

Where can I get a copy of my credit file?

Equifax provides credit reports and scores. You can get a free copy every 12 months or whenever you have an application for finance that is declined.

- Visit: www.equifax.com.au

Who can I contact for support for problem gambling?

Gamblers Help Eastern offers support, advice and information to people affected by gambling (both the gamblers and non-gamblers), including financial counselling and therapeutic counselling.

- Visit: www.each.com.au/service/gamblers-help-eastern/
- Phone: 1300 131 973

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

