



The purpose of this booklet is to provide people living in the City of Whittlesea information and to build financial capacity.

**Are you experiencing financial stress?**

**Are you having issues paying bills?**

**Are you needing some financial advice?**

**Are you needing some support?**

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## Introduction

This Financial Literacy Booklet has been developed by Whittlesea Community Connections so as to provide information, resources and support to people living within the City of Whittlesea, who may be experiencing hardship.

Whittlesea Community Connections is a not-for-profit organisation that aims to identify and break down barriers to accessing information and support services, and to work with the community in a person-centred and integrated way. We encourage community members to use this booklet to further develop their financial literacy, so that greater financial security and wellbeing can be achieved.

Readers can use the Table of Contents to view the resources and service types shared within the booklet, and can jump to the corresponding page number for more information. Community members may wish to self-refer by contacting the services themselves, or are always welcome to call Whittlesea Community Connections for more support.



If you require an interpreter, please just let one of our Contact Centre Support Workers know, and one will be arranged through TIS National.

Call us: (03) 9401 6666  
Monday – Friday, from 9am – 5pm

You can also call TIS direct if you require an interpreter to access services.  
131 450 (within Australia)

## Handy Hints





## Energy & Water

### Utility Relief Grant and Non-Mains Utility Relief Grant scheme

The Utility Relief Grant (URG) and Non-Mains Utility Relief Grant scheme (NURGS) is available to Pensioner Concession card holders, Health Care card holders or DVA Gold card holders. If you do not have one of these cards but you are on a low income, you may also be able to apply. The maximum grant available per utility bill is \$650, the grant provided depends on the amount owing on the bill. If you only have one main i.e. gas only, then the maximum grant amount is up to \$1300. This is a grant that does not need to be repaid by the customer and can only be accessed every two years. To apply for the URG you will need to contact your energy or water provider. To apply for the NURG you will need to contact the Victorian Concession Information Line. For further eligibility criteria, referral process and specific information about these grants please visit the DHHS website below or phone the Victorian Concessions Information Line.

Also ensure your concession card is registered with the utility company to receive a discount on your energy and water bills.

- [www.dhs.vic.gov.au/for-individuals/financial-support/concessions/hardship/utility-relief-and-non-mains-utility-grant-scheme](http://www.dhs.vic.gov.au/for-individuals/financial-support/concessions/hardship/utility-relief-and-non-mains-utility-grant-scheme)
- Victorian Concessions Information Line Phone: 1800 658 521

### Energy and Water Ombudsman Victoria (EWOV)

EWOV is useful to resolve a dispute with a utility provider. The Energy and Water Ombudsman (EWOV) are an independent body who resolve disputes between Victorian consumers and electricity, gas, and water companies. EWOV's website is very user friendly and has available useful fact sheets and contact information.

- [www.ewov.com.au](http://www.ewov.com.au)
- Phone: 1800 500 509

### Victorian Energy Compare

Victorian Energy Compare is an independent Victorian Government energy price comparison website. This site allows you to compare your gas and electricity bills to other energy providers to find the best energy provider based on your use. You will need a recent bill to use this tool.

- <https://compare.energy.vic.gov.au>



## Phone & Internet

### Telstra

Telstra has a program available for not-for-profit agencies that can assist clients with phone cards or financial assistance for people finding it difficult to pay their outstanding Telstra bill. You can find information on the Telstra Bills Assistance Program or the Telstra Phone card Assistance Program at the following site.

- [www.telstra.com.au/aboutus/community-environment/community-programs/access-for-everyone/community-agencies](http://www.telstra.com.au/aboutus/community-environment/community-programs/access-for-everyone/community-agencies)

### Services Australia – Centrelink

Services Australia is a government department that delivers payments and services to the Australian community. People on low incomes may be eligible for concessions on their telephone and internet. The telephone allowance helps with the cost of having a phone and internet service in your home. Eligibility is considered when you apply for a Centrelink benefit and the allowance is included with your Centrelink payment.

- [www.servicesaustralia.gov.au/individuals/services/centrelink/telephone-allowance](http://www.servicesaustralia.gov.au/individuals/services/centrelink/telephone-allowance)

### Telecommunication Industry Ombudsman (TIO)

TIO is a similar service to the EWOV, but information provided is specific to the telecommunication industry. TIO is a fast, free, independent, impartial, and fair dispute resolution service. This service is for residential customers or small business customers who have an unresolved complaint about their phone or internet service.

- [www.tio.com.au](http://www.tio.com.au)
- Phone: 1800 062 058



## Housing

### Department of Health and Human Services – Housing VIC

DHS Office of Housing offers multiple services and provision of information about housing. This includes assistance with bond loans, applications for public housing, crisis and emergency accommodation, community housing information, supported accommodation information, advice, movable units, Home Options finder, home ownership and private rental information.

- [www.housing.vic.gov.au/housing-options](http://www.housing.vic.gov.au/housing-options)
- Phone: 1300 664 977

### Services Australia – Centrelink

Services Australia – Centrelink provides rent assistance support to people who are on low incomes. For further information, eligibility and to make a claim you can call the Families line or visit the below web page.

- [www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance](http://www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance)

### Tenants Victoria

TV is a service that informs and educates tenants about their housing rights, aims to improve conditions for tenants, and they represent the collective interests of tenants in law and policy making. They provide advice, assistance, and advocacy for a range of tenants. This includes tenants of private and public residential properties, rooming houses, and caravan parks.

- [www.tenantsvic.org.au](http://www.tenantsvic.org.au)
- Phone: 1800 068 860

### Tenancy Assistance & Advocacy program (TAAP)

TAAP assists Victorian tenants who are having issues with a private tenancy agreement, to avoid becoming homeless. They provide information and referral to other services, negotiation with landlords or real estate agents, and assistance in preparing for and attending hearings at the Victorian Civil and Administrative Tribunal (VCAT).

- [www.consumer.vic.gov.au/clubs-and-fundraising/funded-services-and-grants/tenancy-and-consumer-program-2017-21/tenancy-assistance-and-advocacy-program](http://www.consumer.vic.gov.au/clubs-and-fundraising/funded-services-and-grants/tenancy-and-consumer-program-2017-21/tenancy-assistance-and-advocacy-program)
- TAAP North Eastern Melbourne Phone: 1800 002 992

### Victorian Civil & Administrative Tribunal (VCAT)

VCAT hears and determines various civil disputes, including residential tenancy disputes. The Residential Tenancies List can hear disputes that include tenant versus landlord, landlord versus tenant, rooming house owner versus rooming house resident and Director of Housing versus Tenant. Issues such as unpaid rent, bond returns, repairs, maintenance, damage or changes to property, pets and renting, excessive rent increases and termination and possession order can be heard through VCAT.

- [www.vcat.vic.gov.au/adv/disputes/residential-tenancies](http://www.vcat.vic.gov.au/adv/disputes/residential-tenancies)
- Phone: 1300 018 228

### Haven Home Safe (HHS) – Preston

HHS Preston office is the housing agency for the City of Whittlesea. They provide a variety of housing services and support programs for clients who are homeless or at risk of homelessness, including housing workers and brokerage funding to support people to access private rental properties. HHS may also be able to assist with rental arrears and money to start a tenancy.

- [www.havenhomesafe.org.au](http://www.havenhomesafe.org.au)
- Phone: (03) 9479 0700

### Vincent Care – Home Connect Program

This program supports individuals and families who are at risk of experiencing homelessness through early intervention and prevention. Home Connect supports people who are currently living in private rental or wanting to move into private rental, and provides support to either stabilise their current housing or to find more appropriate housing.

- Phone: (03) 9304 0147
- <https://vincentcare.org.au/our-services/home-connect/>

### City of Whittlesea – Rates

If you are having difficulty paying your rates, you can speak with the City of Whittlesea Council about financial hardship arrangements.

- Phone: 92172170
- [www.whittlesea.vic.gov.au/about-us/rates/late-rates-payments](http://www.whittlesea.vic.gov.au/about-us/rates/late-rates-payments)



## Education Costs

### **Department of Education & Training (DET)**

DET provide financial assistance for families with education costs who are on low incomes and/or hold a valid Centrelink concession card. This includes: The State Schools' Relief (SSR), Camps, Sports and Excursions Fund (CSEF), Child Care Subsidy and Family Assistance. For further information speak to your school or childcare provider.

- <https://www2.education.vic.gov.au/pal/financial-help-families/policy>

### **State Schools' Relief (SSR)**

The SSR provides support to government school students to access uniforms, footwear, and educational resources, including learning devices and graphing calculators. SSR works with all Victorian primary, secondary, specialist and language schools to ensure that any student facing hardship have the necessary items they require for school. For further information speak to your school.

- <https://stateschoolsrelief.org.au/>

### **Camps Sports & Excursions Fund (CSEF)**

The CSEF is a government funded payment to assist eligible students to attend school activities such as school camps or trips, swimming, and school organised sports programs, outdoor education programs and excursions and incursions. Families who hold a valid concession and temporary foster parents are eligible to apply. Special consideration is also given to students in and out of foster care, students in statutory kinship care, families on a bridging visa, temporary protection visa, are in community detention or are asylum seekers. For further information speak to your school.

- [www.education.vic.gov.au/about/programs/Pages/csef.aspx](http://www.education.vic.gov.au/about/programs/Pages/csef.aspx)

### **Child Care Subsidy**

The Child Care Subsidy and Additional Childcare Subsidy are government funded subsidies that can assist eligible families with the cost of childcare fees. For further information, eligibility and to make a claim you can call the Families line or visit the below web pages.

#### **Child Care Subsidy**

- [www.servicesaustralia.gov.au/individuals/services/centrelink/child-care-subsidy](http://www.servicesaustralia.gov.au/individuals/services/centrelink/child-care-subsidy)

#### **Additional Child Care Subsidy**

- [www.servicesaustralia.gov.au/individuals/services/centrelink/additional-child-care-subsidy](http://www.servicesaustralia.gov.au/individuals/services/centrelink/additional-child-care-subsidy)

### **Family Assistance**

Family Assistance payments are government funded payments that are designed to provide support to low income families to assist in the cost of raising children. For further information, eligibility and to make a claim you can call the families line or visit the below web page.

- <https://www.servicesaustralia.gov.au/individuals/families>

### **Brotherhood of St Laurence – Saver Plus**

The Saver Plus program is run by Brotherhood of St Laurence and aims at assisting and improving financial capabilities and building assets of families and single parent families on low incomes. This program is offered locally across 60 different locations across Australia.

- [www.bsl.org.au/services/money-matters/saver-plus](http://www.bsl.org.au/services/money-matters/saver-plus)
- Phone: 1300 610 355
- Email: [saverplus@bsl.org.au](mailto:saverplus@bsl.org.au)

### **Smith Family – Learning for Life Program**

The Learning for Life program provides financial assistance from sponsors to families who are disadvantaged and needing assistance with school costs. The program also connects the child and family to local learning opportunities and access to any educational programs Smith Family may offer. For more information please contact your child's school.

- [www.thesmithfamily.com.au/what-we-do/how-we-help/learning-for-life](http://www.thesmithfamily.com.au/what-we-do/how-we-help/learning-for-life)

### **No Interest Loan Scheme (NILS)**

The NILS provides individuals and families on low incomes with access to safe, fair, and affordable credit. Loans are available for essential goods and services such as education expenses, household goods, car repairs and medical procedures for up to \$1500. Repayments are set an affordable amount over 12-18 months. To find your nearest NILS provider please visit the website below.

- <https://nils.com.au/>
- Phone: 13 64 57

### **Computer bank**

Computer Bank are an independent not for profit organisation who provide low cost refurbished desktop and laptop computers. Computer Bank have provided thousands of refurbished low-cost computers to community and especially to students for education purchases. To access this program, you will need to hold a valid Australian concession card.

- [www.computerbank.org.au/](http://www.computerbank.org.au/)
- Phone: (03) 9600 9161

### **Student Loans, Scholarships & Fee Help**

Tertiary education fees in Australia are payable for courses at tertiary education institutions such as Universities and TAFEs. The government provides loans and subsidies to relieve the cost of tertiary education for eligible students. Australian citizens and permanent visa holders can access government loans including HECS-HELP, FEE-HELP and VET-HELP to assist with paying tuition fees, overseas study expenses, student services and amenities fees. Scholarships are an award of financial aid for a student to further their education at a private elementary or secondary school, or a private or public post-secondary college, university, or other academic institution. Scholarships are awarded based upon various criteria, such as academic merit, diversity and inclusion, athletic skill, and financial need.

#### **Scholarships**

- [www.studyassist.gov.au/you-study/scholarships](http://www.studyassist.gov.au/you-study/scholarships)

#### **HECS Help**

- [www.studyassist.gov.au/help-loans/hecs-help](http://www.studyassist.gov.au/help-loans/hecs-help)

#### **VET Help**

- [www.studyassist.gov.au/vet-students/vet-student-loans](http://www.studyassist.gov.au/vet-students/vet-student-loans)

#### **Fee Help**

- [www.studyassist.gov.au/help-loans/fee-help](http://www.studyassist.gov.au/help-loans/fee-help)

### **Get Kids Active Voucher Program (subject to certain times of the year)**

The Get Active Kids Voucher program will support the delivery of 100,000 vouchers to support children get involved in organised sport and active recreation activities by providing up to \$200 towards the cost of membership, sports equipment or uniforms.

To find out more about the Get Active Kids Voucher Program, eligibility and how to apply visit

- [www.getactive.vic.gov.au/vouchers/](http://www.getactive.vic.gov.au/vouchers/)



# What is Financial Literacy?

Financial literacy is the possession of the set of **skills** and **knowledge** that allows an individual to make **informed** and effective **decisions** with all of their financial resources.

## Money Smart

Money smart is a credible government backed initiative that provides financial guidance to the Australian community. Offering simple tools, tips, comparisons, and calculators to help you make informed decisions about banking and budgeting, loans, credit and debt, investing and planning, insurance, super and retirement. Support is also offered if needing financial advice and guidance through the financial advisor resource page.

- [www.moneysmart.gov.au](http://www.moneysmart.gov.au)



## Financial Services and Support

### Services Australia – Financial Information Service (FIS)

Call us on 132 300 and say 'Financial Information Service' when we ask why you're calling. A FIS Officer will answer your call.

- Website: [servicesaustralia.gov.au/fis](http://servicesaustralia.gov.au/fis)
- Call us on 132 300 and say 'Financial Information

FIS can talk to you about your retirement options. FIS can help you plan no matter when you plan to retire, tomorrow or in 20 years. You can get information online or talk to a FIS Officer. They can show you ways to build a stronger financial future in retirement.

### Uniting Kildonan – North Eastern Financial Counselling Program

Uniting Kildonan offers a range of free services for people experiencing financial difficulties. Financial counselling can provide an assessment of your financial position, assist in prioritising bills and debts, provide information about rules and laws about payment obligations, assist to negotiate with creditors and set up payment arrangements, budgeting and money management support, and provide referrals to other specialised services.

- [www.unitingkildonan.org.au/programs-and-services/financial-support/financial-counselling/north-eastern-financial-counselling-program/](http://www.unitingkildonan.org.au/programs-and-services/financial-support/financial-counselling/north-eastern-financial-counselling-program/)
- Phone: 1800 685 682

### Centrelink – Services Australia

Centrelink is a government service which provides financial support to the Australian community who face financial hardship. Centrelink delivers payments and services for retirees, the unemployed, families, carers, parents, people with disabilities, Indigenous Australians, and people from culturally and linguistically diverse backgrounds. To check your eligibility for support from Centrelink please visit the Services Australia website below.

- [www.servicesaustralia.gov.au/individuals/centrelink](http://www.servicesaustralia.gov.au/individuals/centrelink)

### Australian Taxation Office (ATO)

Tax is money people and businesses pay to the Australian Government to provide a good health care system, quality education, roadworks and upgrades and a variety of community facilities. Understanding taxes greatly avoids missing deductions and finding yourself with outstanding tax debts. Before starting work, we recommend you speak to the ATO. ATO issue TFNs to individuals, businesses and other organisations for identification and record keeping purposes.

### Australian Residents

- [www.ato.gov.au/individuals/tax-file-number/apply-for-a-tfn/australian-residents---tfn-application/](http://www.ato.gov.au/individuals/tax-file-number/apply-for-a-tfn/australian-residents---tfn-application/)

Foreign passport holders, permanent migrants and temporary visitors apply below

- [www.ato.gov.au/individuals/tax-file-number/apply-for-a-tfn/foreign-passport-holders,-permanent-migrants-and-temporary-visitors---tfn-application/](http://www.ato.gov.au/individuals/tax-file-number/apply-for-a-tfn/foreign-passport-holders,-permanent-migrants-and-temporary-visitors---tfn-application/)

People living outside of Australia

- [www.ato.gov.au/individuals/tax-file-number/apply-for-a-tfn/people-living-outside-australia---tfn-application/](http://www.ato.gov.au/individuals/tax-file-number/apply-for-a-tfn/people-living-outside-australia---tfn-application/)

If you are needing help to do your tax return Whittlesea Community Connections provides a free tax help program each year between July and October. Please call to check eligibility.

- Whittlesea Community Connections (03) 9401 6666

### National Debt Helpline (NDH)

The NDH provides a free financial counselling telephone service to help people manage their debts and get their finances under control. They can also put you in touch with other services such as legal services, crisis food and accommodation services, and health services.

- <https://ndh.org.au/>
- Phone: 1800 007 007

### Australian Financial Complaints Authority (AFCA)

The AFCA handles complaints about banks, credit unions, building societies, life insurance companies, superannuation providers, financial planners, and multiple other financial institutions. AFCA assist consumers and small businesses to reach agreements with financial firms about how to resolve a dispute.

- [www.afca.org.au/about-afca](http://www.afca.org.au/about-afca)
- Phone: 1800 931 678



## Financial Tips

### Paying bills

You do not have to wait until you receive your bills to start paying them. A great way to stay on top of your bills is to pay them on a regular basis, for example, if you are paid fortnightly then pay your bills fortnightly or try and contribute towards your bills. Ask your utility company to set up a fortnightly payment arrangement. They will work out the total of your bills over the past year and divide the total into 26 fortnightly payments. This can apply to all of your bills e.g. home phone/ internet, mobiles, loans, credit cards, home loan, rates, and education fees.

### Bill payment methods

There are several options you can use to pay your bills: Post Office using a bill or payment card, BPAY over the phone or internet banking, automatic reoccurring transfers via internet banking (Direct debit), Centrepay.

### What is credit

Credit means receiving something of value now and promising to pay for it later, often with a finance charge added by the lender. When you agree to repay credit, you are responsible for repaying the money you owe under the terms of any contract you make with the lender. Credit can include personal loans and home loans, credit and store cards, education loans, hire purchases, short term or pay day loans, a mobile phone, internet services, electricity or gas, water services and more.

### What is interest free & interest fee period

Interest free means no interest charged on money that has been borrowed. An interest free period means you do not have to pay interest on money that you have borrowed for the time the lender states, but you will be charged their standard rate if the interest free period ends and you haven't repaid everything you owe. Fees can add up quickly and if you don't repay the balance in the interest free period, you can be charged a lot in interest, so it is encouraged to always try and pay off the money you have borrowed before the interest free period ends.

### Credit scores & credit reports

Credit reports are a summary of how you have handled any credit accounts. If you have ever applied for credit or a loan, there will be a credit report about you. Credit reports are used by potential lenders and creditors to help them decide whether to offer you credit and under what terms. Your credit score is based on personal and financial information about you that is kept in your credit report. Lenders use your credit score (or credit rating) to decide whether to give you credit or lend you money. Knowing your credit score and understanding your credit report can help you negotiate deals or understand why you were rejected for a loan. When you have been provided with any form of credit it is important that you stick to your contract and your repayment schedule as this will impact your credit score and credit report. To access a free copy of your credit report and credit score you can apply to one of the three credit bureaus below.

#### Illion

- [www.illion.com.au/#illion-for-individuals](http://www.illion.com.au/#illion-for-individuals)
- Illion Phone: 1300 734 806

#### Equifax

- [www.equifax.com.au/personal/help-centre/credit-reports/get-my-equifax-credit-report](http://www.equifax.com.au/personal/help-centre/credit-reports/get-my-equifax-credit-report)
- Equifax Phone: 13 83 32

#### Experian

- [www.experian.com.au/order-credit-report/](http://www.experian.com.au/order-credit-report/)
- Experian Phone: 1300 783 684



## Types of loans

### No Interest Loan Scheme (NILS)

No Interest Loan Schemes are provided through Good Shepherd and provide access to interest free loans for people who are on low incomes. Loan amounts are up to a maximum of \$1500 and a NILS worker will work with you on an affordable repayment arrangement. To get more information and find your nearest provider please visit the website below. Eligibility criteria applies.

- <https://goodshepherdmicrofinance.org.au/services/no-interest-loan-scheme-nils/>

### StepUp Loan program

Step Up loans are provided through Good Shepard and provide access to low-interest loans for people who are on low incomes and who have difficulty in accessing credit from a bank. Loan amounts start from \$800 to a maximum of \$3000 which can be repaid over a three-year period at an affordable rate. To get more information and find your nearest provider please visit the website below. Eligibility criteria applies.

- <https://goodshepherdmicrofinance.org.au/services/stepup-loan/>

### Pay day loans

A payday loan, also called a small amount loan, lets you borrow up to \$2000. You have between 16 days and one year to pay it back. While it might look like a quick fix, a payday loan has a lot of fees and you can end up paying back a lot more than you borrowed. There are cheaper ways to borrow money when you need it so always try and shop around and explore other options first. Pay day loans are a lot more expensive than personal loans from the banks.

### Rent to buy

Rent to buy is a type of legal transaction where you lease property such as furniture, electronics, motor vehicles, real estate, home appliances in exchange for a weekly or monthly payment, with the option to purchase at some point during the agreement. Depending on your agreement, if you do not pay the rent/ payments on time you may incur high late fees or even the lose the right to purchase the property.

### Bank loans

A bank loan provides medium or long term finance in return the recipient is required to pay back the amount borrowed plus interest. The loan term and interest amount is determined by the bank and decisions are based on factors such as your income, expenditure, credit history, assets and your overall capacity to repay the loan. Before taking out any type of loan it is recommended to explore the options available by different banking organisations and if unsure speak with a financial advisory service for some advice and guidance.



**PLAN**

# Money Plan

**Money Plans** are a great way to help you track, plan, and prioritise **where your money is going**. Following a money plan or spending plan can also help to keep you debt free or help to work your way out of debt if you are currently in debt. Below is a simple Money Plan tool that you can use.

INCOME	\$ AMOUNT	\$ AMOUNT	\$ AMOUNT
Your take-home pay			
Your partners take-home pay			
Bonuses/overtime			
Centrelink Benefits			
Family Tax Benefit			
Child support received			
<b>TOTAL INCOME</b> <b>A</b>			

HOME AND UTILITIES	\$ AMOUNT	\$ AMOUNT	\$ AMOUNT
Rent			
Electricity			
Gas			
Water			
Internet			
Pay TV			
Home phone			
Mobile			
Other			
Insurance and Financial			
Car insurance			
Home and content insurance			
Health insurance			
Car loan			
Credit card payments			
Personal loan			
Pay day lender loans			
Interest free loans			
Money owed to family			

GROCERIES	\$ AMOUNT	\$ AMOUNT	\$ AMOUNT
Supermarket			
Butcher			
Deli and bakery			
Pet food			
PERSONAL AND MEDICAL	\$ AMOUNT	\$ AMOUNT	\$ AMOUNT
Cosmetics and toiletries			
Hair and Beauty			
Medicines and Pharmacy			
Glasses and eye care			
Dental			
Doctors and Medical			
Hobbies			
Clothing and shoes			
Jewellery and accessories			
Computers and gadgets			
Sports and gym			
Entertainment and Eat out			
Coffee and tea			
Lunches bought			
Take away and snacks			
Cigarettes			
Drinks and alcohol			
Bars and Clubs			
Restaurants			
Books			
Newspapers and magazines			
Movies and music			
Holidays			
Holidays			
Celebrations and gifts			
Transport			
<b>TOTAL EXPENDITURE</b> <b>B</b>			

<b>+</b>	<b>INCOME</b> <b>A</b>			
<b>-</b>	<b>EXPENDITURE</b> <b>B</b>			
<b>=</b>	<b>BALANCE</b>			

# Service Providers

## My Community Directory

My Community Directory is a digital library of community information and provides an online services directory for the City of Whittlesea.

- [www.mycommunitydirectory.com.au/Victoria/Whittlesea](http://www.mycommunitydirectory.com.au/Victoria/Whittlesea)



## Emergency Relief Services

Emergency Relief Services provide financial, material aid, food and meals support to people experiencing financial hardship. Support available varies from service to service and can include support such as food hampers, food vouchers, financial support, bill support and material aid items such as clothing and household goods. Please speak to the individual provider to find out what support they may be able to provide.

### Whittlesea Community Connections

- Phone: (03) 9401 6666

### St Vincent De Paul

- Phone: 1800 305 330

### Salvation Army Whittlesea City Corps

- Phone: (03) 9437 4997

### Countrywide Community Missions Vic

- Phone: 0411 394 494

### Encompass Care

- Phone: 0422 461 847

### Catholic Care

- Phone: 1800 123 228

### North Point Centre

- Phone: (03) 9338 1898

### Victorian Aboriginal Childcare Agency Cooperative

VACCA Preston

- Phone: (03) 9287 8800

### Heavenly Feast

- Phone: 0420 821 646
- [vittlefeastproject@gmail.com](mailto:vittlefeastproject@gmail.com)

### From US2YOU

- Phone: 0412 042 069

### Whittlesea Ministries Inc. Foodshare

- Phone: 0417 652 753

### Big Group Hug

- <https://biggrouphug.org/>

### Sikh Community Connections

- 0476 850 607 (text message only)

### Hope Centre

- Phone: 0423 165 320
- [john@unihillchurch.com.au](mailto:john@unihillchurch.com.au)

### Turbans 4 Australia

- [turbans4australia@gmail.com](mailto:turbans4australia@gmail.com)
- Phone: 0405 557 713 (text message only)

## Meals

### Mill Park Baptist Church (The Shak)

- Phone: 0400 072 933

### Encompass Care Community Lunch

- Phone: 0422 461 847

## Crisis phone lines

### Police/Fire/Ambulance

For emergencies where immediate police, fire or ambulance assistance is required,

- Phone: 000
- 24-hrs 7 days a week

### North Eastern CAAT Service / Crisis Assessment & Treatment team

A CATT responds to urgent requests to help people in mental health crisis 24 hours a day, 7 days a week.

- Phone: 1300 859 789
- 24-hrs 7 days a week

### Lifeline

Providing all Australians experiencing emotional distress with access to 24-hour crisis support and suicide prevention services.

- Phone: 13 11 14
- 24 hrs 7 days a week

### After Hours Child Protection Service

Concerns about the immediate safety of a child outside of normal business hours

- Phone: 13 12 78
- 5pm – 9am Monday – Friday; 24-hrs on weekends & public holidays

### Safe Steps

Victoria's 24/7 family violence support service. Provides specialists support for anyone in Victoria who is experiencing or afraid of family violence. After hours service for family violence support.

- Phone: (03) 9928 9600 or 1800 015 188
- 24 hrs 7 days a week



**Kids Help Line**

Australia's only free, private, and confidential 24/7 phone and online counselling service for young people aged 5 to 25.

- Phone: 1800 551 800
- 24 hrs 7 days a week

**Men's Line**

Telephone and online counselling service for men with emotional health and relationship concerns.

- Phone: 1300 789 978
- 24 hrs 7 days a week

**Parentline**

For parents and carers of children and teenagers in Victoria. We offer counselling, information, and support around a range of parenting issues

- Phone: 13 22 89
- 8am – Midnight 7 days a week

**The Victorian Poisons Information Centre (VPIC)**

Provide the people of Victoria with advice about what to do if a person has been poisoned, has overdosed, has made a mistake with medicines or has been bitten/stung by a snake, spider, bee, wasp etc.

- Phone: 13 11 26
- 24 hrs 7 days a week



**Caraniche**

Specialised alcohol and other drug (AOD) treatment service.

- Phone: (03) 9401 0600
- 9am – 5pm Monday – Friday

**BASELINE's direct line**

24/7 confidential counselling, information, and referral service for anyone in Victoria affected by alcohol and other drug (AOD) problems.

- Phone 1800 888 236
- 24-hrs 7 days a week

**Family Drug & Alcohol Helpline**

Family Drug Help is a program that provides practical help, information and support to families and friends impacted by someone's drug and alcohol use.

- Phone: 1300 660 068
- 24-hrs 7 days a week

**Gamblers' Help**

Supports people affected by gambling harm, including family and friends. Focuses on prevention, early intervention, and provides support for those who are particularly vulnerable to gambling harm as well as those living in regional and rural communities.

- Phone: 1300 133 445
- Email: ghnintake@bchs.org.au
- 9am – 5pm Monday – Friday

**Uniting Care ReGen**

Alcohol and other drug (AOD) treatment and education agency of Uniting Care Victoria and Tasmania. As one organisation, we can prepare for current and future changes in the community services sector.

- Phone: 1800 700 514
- 9am – 5pm Monday – Friday



**National Disability Insurance Scheme (NDIS) - Brotherhood of St Laurence**

Provides support to eligible people with intellectual, physical, sensory, cognitive, and psychosocial disability. Early intervention supports can also be provided for eligible people with disability or children with developmental delay.

- Phone: 1300 275 634
- 8:30am – 5:30pm Monday – Friday

**Northern Support Services**

Providing innovative and supportive programs for people with disability, their families, and carers.

- Phone: (03) 9486 5077
- 8:30am – 4:30pm Monday – Friday

**Disability Services**

Offer both facility and community-based services to people with intellectual, physical, and sensory disabilities including Acquired Brain Injury.

- Phone: (03) 9407 9699
- 9am – 5pm Monday – Friday



**Drummond Street Services**

Supports families and individuals and delivers a range of prevention, early intervention and targeted, specialist support for children, young people, adults, and families across the family life-course, and at key family transitions.

- Phone: (03) 9663 6733
- 9am – 5pm Monday, Thursday & Friday;
- 9am – 8pm Tuesday & Wednesday

**Relationships Australia (Victoria)**

Provider of relationship support services for individuals, families, and communities. They aim to support all people in Australia to achieve positive and respectful relationships. Offers support groups, family and individual counselling, and education on relationships for abusive and abused partners.

- Phone: (03) 9431 7777
- 9am – 5pm Monday – Friday

**Anglicare Victoria**

Helps kids living in foster and residential care achieve their dreams, reconnected families experiencing crisis and provide new and innovative programs designed to keep families together and kids safe.

- Phone: (03) 9412 6133
- 9am – 5pm Monday – Friday

**Child First / Orange Door**

The new access point for women, children and young people who are experiencing family violence or families who need assistance with the care and wellbeing of children to access the services they need to be safe and supported.

- Phone: (03) 9450 0955
- 9am – 5pm Monday – Friday

**Maternal Child Health**

The Victorian Maternal and Child Health (MCH) Service is a free universal primary health service that works in partnership with families to care for babies and young children until they start school.

- <https://directory.whittlesea.vic.gov.au/family-and-children/maternal-and-child-health-centres.aspx>
- Phone: 13 22 29
- 24 hours a day, 7 days a week



**City of Whittlesea Council**

We provide community services and facilities and are also responsible for making and enforcing local laws.

- Phone: (03) 9217 2170 | Fax: (03) 9217 2111
- 8:30am – 5pm Monday – Friday



**Victorian Police**

Victoria Police is working to keep our community safe.

- Phone: 000
- 24-hrs 7 days a week

**Orange Door**

The Orange Door is a new way for people experiencing family violence, or who need assistance with the care and wellbeing of children and young people, to access the support they need.

- Phone: 1800 319 355
- 8am – 5pm Monday – Friday

**Safe Steps**

State-wide first response service for women, young people and children experiencing family violence. The safe steps 24/7 response phone line connects callers with specialist support workers who can help them explore their options, develop a safety plan, access to support services and provide emergency accommodation. After hours service for family violence support.

- Phone: (03) 9928 9600 or 1800 015 188
- 24 hrs 7 days a week



**Berry Street**

Berry Street is an independent Community Service Organisation and Australian charity. Berry Street helps children, young people and families impacted by abuse, violence, and neglect.

- Phone: (03) 9450 4700 | Fax: (03) 9450 4701
- 9am – 5pm Monday – Friday

**Intouch**

A state-wide specialist family violence service that works with women from migrant and refugee backgrounds, their families, and their communities in Victoria. Provide case management to women, training, conduct research, and run community-based projects in order to address the issue of family violence in the community.

- Phone: 1800 755 988
- 9am – 5pm Monday – Friday

**Salvation Army: Crossroads Family Violence Service**

Provides specialist family violence support services for women and children ranging from prevention, early intervention to crisis response. These services include group work, out posting, crisis and high-risk responses, Safe at Home service, outreach case management as well as specialist family violence refuge accommodation and support.

- Phone: (03) 9353 1011 | Fax: (03) 9350 7102
- 9am – 5pm Monday – Friday

**Sexual Assault Crisis Line**

The Sexual Assault Crisis Line Victoria (SACL) is a state-wide, after-hours, confidential, telephone crisis counselling service for people who have experienced both past and recent sexual assault.

- Phone: 1800 806 292
- 5pm – 9am Monday – Friday; 24-hrs Weekends & Public Holidays

**No To Violence - Men’s Referral Service**

Victorian state-wide peak organisation of individuals and agencies working for the prevention of male family violence. The specific focus is work with men to assist them to change and end their violent behaviour.

- Phone: 1300 766 491 or (03) 9428 2899
- 8am – 9pm Monday – Friday; 9am – 6pm Saturday & Sunday



**Mind**

A provider of mental health, psychosocial and dual disability support services available nationwide. Provides practical and motivational support to help improve quality of life. Supports people to build resilience, take control, and participate in the community.

- Phone: 1300 286 463
- 9am – 5pm Monday – Friday

**BanyuLE COmmunity Health (LIFT Program)**

LIFT Program provides mental health support to those who are experiencing anxiety, depression, chronic mental health issues or suicidal thoughts.

- Phone: (03) 9450 2000
- 8am – 6pm Monday – Thursday; 8am – 5pm Friday

**Headtohelp**

HeadtoHelp provides mental health support to anyone of any age experiencing emotional distress, mental ill-health and/or addiction along with their families and carers. Support may be provided from within the HeadtoHelp team or through referral to other health providers best suited to support individual clients with long term help.

- Phone: 1800 595 212
- 8:30am – 5pm Monday – Friday

**NEAMI – Thomastown**

Neami Thomastown offers community outreach support, community and group programs, homelessness, and housing support.

- Phone: (03) 9464 6455 or 1300 785 358
- 9am – 5pm Monday – Friday

**Kids Helpline**

Kids Helpline is a free Australian telephone and online counselling service for young people aged between 5 and 25.

- Phone: 1800 551 800
- 24-hrs 7 days a week

**Austin CAMHS North East Metro (0-18 years)**

Providing information, assessment, and referral for mental health for young people aged 0-18 years. Crisis supports available.

- Phone: (03) 9496 3620
- 9am – 5pm Monday – Friday



**Haven Home Safe**

Haven; Home, Safe Australia’s only fully integrated homeless and affordable rental housing provider with homelessness support and low-income assistance.

- Phone: (03) 9479 0700
- 9am – 5pm Monday – Friday

**Launch Housing**

A secular Melbourne-based organisation that delivers homelessness services and housing supports. If you are at risk of, or experiencing homelessness please speak to a housing support worker for advice

- Phone: 1800 048 325 or (03) 9288 9611
- Fax: (03) 9288 9602
- 9am – 5pm Monday – Friday
- Phone: 1800 825 955
- 24-hrs 7 days a week

**Aboriginal Housing Victoria**

Aboriginal Victorians are able to secure appropriate, affordable housing as a pathway to better lives and stronger communities. Its housing services are targeted to those most in need of support.

- Phone: (03)9403 2100 or 1800 248 842
- 8:30am – 4:30pm Monday – Friday

**Housing Choices Australia**

Manages a Housing Information and Referral Service for people with disabilities who are homeless or at risk of being homeless. This service provides information about accessing public housing, rooming houses, co-operatives, community housing, housing associations, private rental, and other support services.

- Phone: 1300 312 447 | Fax: 1300 312 737
- 9am – 5pm Monday – Friday

**Office of Housing (DHS) – North West Region**

Housing Vic is managed by the Victorian Department of Health and Human Services. If you are homeless or at risk of homelessness or family violence, there are number of options available to support you with accommodation.

- Phone: 1300 664 977
- 8:45am – 5pm Monday – Friday

**Tenants Union**

Promote and protect the rights and interests of all residential tenants in Victoria by providing legal service and assistance, legal representation at VCAT and other Courts, community education through publications, online materials, and training sessions as well as advocacy through various channels.

- Phone: (03) 9416 2577 or 1800 068 860
- 9am – 4pm Monday, Tuesday, Thursday & Friday; 12:30pm – 7:30pm Wednesday

**The Salvation Army St Kilda Crisis Centre**

The Crisis Services Programs respond to individuals and families who have difficulty gaining access to mainstream community services. The aim is to provide a broad range of information for people seeking welfare assistance, advice and general referral and support.

- Phone: (03) 9536 7777 or 1800 627 72
- Fax: (03) 9536 7778
- 9am – 5pm Monday – Friday



**Victorian Aboriginal Child Care Agency Co-operative Ltd**

Provide family and child welfare, family aid and strengthening and reunification services within the Aboriginal community. In so doing, the purpose is to strengthen the safety, wellbeing, and cultural connectedness of Aboriginal children, individual and families in their community.

- Phone: (03) 9287 8800 or (03) 9480 7300
- Fax: (03) 9287 8999
- 9am – 5pm Monday – Friday

**Aboriginal Housing Victoria**

To secure appropriate, affordable housing as a pathway to better lives and stronger communities. Its housing services are targeted to those most in need of support.

- Phone: (03)9403 2100 or 1800 248 842
- 8:30am – 4:30pm Monday – Friday

**Bubup Wilam**

Bubup Wilam is an Aboriginal Child and Family Centre that provides Aboriginal children, families, and the community with access to an integrated range of services and programs, including early intervention and prevention programs, early year’s education, and health and wellbeing services.

- Phone: (03) 8459 4800
- 7:30am – 6pm Monday – Friday



**Connecting Homes – a service for the stolen generations**

Connecting Homes walks with survivors of the stolen generations and their families on their journey to achieve healing and connection to family, community and culture. Services include Victoria Stolen Generations Reparations, National Redress Support Services, Stolen Generations Funeral Fund, Aged Care, Disability Services, and Case Management.

- Phone: (03) 8679 0777
- 8:30am – 4:30am Monday – Friday

**Victorian Aboriginal Health Service (VAHS)**

VAHS addresses the specific medical needs of Victorian indigenous communities and provides a comprehensive range of medical, dental and social services for the community.

- **VAHS Epping** Phone: (03) 8592 3920
- **VAHS Preston** Phone: (03) 9403 3300 | Fax: (03) 9403 3333
- **VAHS Fitzroy** Phone: (03) 9419 3000 | Fax: (03) 8592 3900
- 9am – 5pm Monday – Thursday; 9am – 4pm Friday; 9:30am – 12:30pm Saturday (Medical Clinic only at VAHS Fitzroy)



**Legal**

**Victoria Legal Aid (VLA)**

VLA is an organisation that provides information, legal advice, and education with a focus on the prevention and early resolution of legal problems.

- Phone: 1300 792 387
- 8am – 5pm Monday – Friday

**Whittlesea Community Connections – Community Legal Service**

Whittlesea Community Connections Community Legal Service provides free legal help to people who live, work or study in the City of Whittlesea and surrounding communities. The aim is to make people more aware of the law so that they can make more informed decisions.

- Phone: (03) 9401 6655
- 9am – 5pm Monday – Friday

**Womens Legal Service Victoria**

Women’s Legal Service Victoria is a not-for-profit organisation that has been providing free legal services to women since 1982. We work with women experiencing disadvantage to address legal issues arising from relationship breakdown or violence.

- Phone: (03) 8622 0600 or 1800 133 302
- Fax: (03) 8622 0666
- 5:30pm – 7:30pm Tuesday & Thursday

**Mens Legal Service**

Offers cost-effective legal services available to men at turning points in the lives of men and their families. The primary focus is on assisting fathers to continue to be available and involved in the lives of their children after family law events.

- Phone: 1800 463 675
- 9am – 5:30pm Monday – Friday



**Women**

**Women’s Information & Referral Exchange (WIRE)**

Women’s Information and Referral Exchange Inc - now extended its service to respond to the needs of non-binary and gender-diverse people as well. The only Victoria-wide free generalist information, support and referral service run by women and non-binary people for women, non-binary, and gender-diverse people.

- Phone: 1300 134 130
- 9am – 5pm Monday – Friday

**Women’s Legal Service Victoria**

Women’s Legal Service Victoria is a not-for-profit organisation that has been providing free legal services to women since 1982. We work with women experiencing disadvantage to address legal issues arising from relationship breakdown or violence.

- Phone: (03) 8622 0600 or 1800 133 302
- Fax: (03) 8622 0666
- 5:30pm – 7:30pm Tuesday & Thursday

