

Important

As more and more people are presenting to our organisation suffering from financial hardship, we have identified a need to provide information to our local community that might assist households to make better choices when entering contracts, credit or other financial commitments. We also recognise that when people do start to feel the burden and are unable to meet their financial commitments, they are generally unaware of where to go for help and advice.

This resource guide has been developed to respond to that need and hopefully link people to the right information and services to assist them. The worry of financial pressure can have various negative effects, in particular on health and relationships.

We hope you will find the information in this guide to be useful. There is a feedback sheet at the back if you would like to pass on comments or other information you may consider useful.

Helen Small

Executive Officer

Disclaimer: The material in this publication is intended as a general guide only. Contents are correct at date of publication. CNCISS expressly disclaims any liability howsoever caused to any person in respect of any action taken in reliance on the contents of this publication.

STAY ON TRACK

ARE YOU EXPERIENCING FINANCIAL STRESS?

Having difficulty paying bills?

Receiving threatening letters from creditors?

Receiving harassing calls from debt collectors?

Paying bills and debts using your BNPL and credit card?

Unable to pay the home or car loan?

Unemployment, addiction or illness causing money problems?

Would you like to learn about money management and budgeting?



**Casey North Community
Information & Support Service**

Phone: 9705 6699

fc@caseynorthciss.com.au

www.caseynorthciss.com.au



Interpreter Service

131 450



facebook.com/caseynorthciss



instagram.com/caseynorthciss



pinterest.com/caseynorthciss

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What is Financial Literacy?

Being financially literate means being able to make the right decisions in regards to your personal finances. It means being able to understand how money affects your life and how to manage your money in order to make informed decisions that will ultimately benefit you and your family.

If you are financially literate you are more likely to;

- Achieve your financial goals than those who are not
- Experience reduced stress and anxiety around money issues
- Find it easier to budget and save
- Successfully manage your money
- Have a sense of control and feel empowered, enabling you to make more informed financial choices
- Be more confident discussing and understanding bank and bill jargon
- Plan financially for the future
- Be more aware of financial scams
- Understand debt and how to stop the cycle of debt

How do I Become Financially Fit?

- One of the first steps toward becoming financially fit is to start a budget
- A budget can give a snapshot of where your money goes or sometimes where it's not going!
- Avoid ignoring bills, a good idea is to pay your bills on a regular basis e.g. fortnightly payments is a great way to stay on top of them
- Address debts and fines, don't be afraid to negotiate a payment plan
- If debts are making it hard to budget, maybe consider seeking assistance from a financial counsellor

If you would like assistance starting a budget, learn more about money management or have any queries, please contact us at Casey North CISS on 9705 6699 or fc@caseynorthciss.com.au

Budgeting

One of the first steps toward becoming financially fit is to start a budget

- A budget can give you a snapshot of where your money goes or sometimes where it's not going
- Budgeting helps you take control of your money. It can reduce stress and anxiety around money issues and help you achieve your financial goals
- You don't 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
- 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
- Another example may be your home phone and internet. If you have a monthly bill of \$80, try paying \$40 fortnightly
- Setting up more than one account can make budgeting easier e.g. one each for everyday spending, bills and savings
- Check your budget before making any large purchases on credit to ensure you can afford the repayments
- Review your budget on a regular basis
- Seek assistance from a financial counsellor



Paying Bills

Bills can make life really stressful if we don't manage them well.

Some of the types of bills we have are;

- gas
- electricity
- water
- phone/internet
- mobile
- rates
- childcare/kinder fees/school fees
- car rego, insurance

You don't have to wait to receive a bill every few months before paying it.

A great way to manage your bills is to pay by instalments preferably as per your pay cycle e.g. if you are paid fortnightly, pay your bills fortnightly.

You can do this yourself or organise a payment arrangement. You can ask your provider to set you up on a fortnightly payment plan. You can do this for almost any sort of bill. If you are not on a payment plan you can just make payments yourself or put money aside.

Ask your utility providers about the Utility Relief Grant. Refer to DHHS for further information, services.dffh.vic.gov.au/utility-relief-grant-scheme

Payment Options for your Bills:

- Online banking, automatic & direct transfers e.g. via BPAY
- Payments over the phone e.g. via BPAY
- Post office
- Centrepay
- Direct debit
- Paypal



Problems paying your bills?

Don't ignore the problem, get help as soon as you can

- Contact the company to discuss payment options
- Ensure all concession entitlements have been applied to your accounts i.e. gas, electricity, water, rates, car registration
- If you are experiencing ongoing financial difficulties, ask to speak with the hardship department
- Contact a Financial Counsellor for assistance - they provide a free and confidential service
- Avoid using Buy Now Pay Later such as AfterPay and Zip to pay bills. There is assistance available such as Utility Relief Grant and hardship assistance with your provider.

Free Money Management Apps



Goodbudget

This virtual budget program keeps you on track with time-tested envelope budgeting method.



Spendee

Spendee is a FREE budgeting app that tracks spending and optimises budgets. The app enables you to stick to your financial goals and keep organised.



Pocketbook

Pocketbook automatically organises your spending, showing you where money is being spent. Get insights to where you can spend & save.



Frollo

Frollo gives you the full picture of your finances, smart savings and a clear path to having more money in your pocket.



Finder

Your money, investments and credit score. All in the palm of your hand. All for FREE.



ATO

The ATO app puts tax and super help in your hand, making it easier for you to conduct your tax and super affairs on the go.



Penda

Penda is a free app for women who have experienced domestic and family violence and are thinking about separation and divorce. It contains financial tips, safety and legal information, and referrals.

Descriptions taken from app store information - 2021

Financial Literacy Podcasts



How To Money

Remember all that stuff that they didn't teach you in school? No? Well, How To Money is here to discuss everything from taxes to first jobs, superannuation to credit cards.



The Pineapple Project

From smart saving, to how to earn more, demolish your debt, and invest like a boss, join Claire Hooper as she tracks down all the experts and learns the lessons we somehow missed.



The Australian Finance Podcast

The Australian Finance Podcast is your crash course guide to sorting out your finances, one episode at a time.



My Millennial Money

Glen James and John Pidgeon talk about everyday money issues for millennials.



She's On The Money

Their podcast, hosted by millennial money expert, Victoria Devine, is relatable, fun and easy to understand.



The Money

The Money explains how the Australian economy and everything in it works, and how this all connects to the global economy.

Recommended Reading - Financial Literacy



The Barefoot Investor & The Barefoot Investor for Families

By Scott Pape

Scott Pape has been voted “Australia’s most trusted finance expert”. You have probably heard him on TV and radio. These books can appeal to readers who wouldn’t ordinarily buy a financial book.



Money Magazine

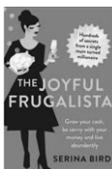
Money is Australia’s longest-running, highest-selling and most read personal finance magazine. Since 1999, the Money team has been providing credible, independent, easy-to-understand financial information to help readers save money and make the most of their investments.



You Need a Budget

By Jesse Mecham

A guide to making your money work for you - and how to build a lifetime of financial peace, control and stability.



The Joyful Frugalista

By Serina Bird

In the Joyful Frugalista, Money Magazine’s Serina Bird shares myriad practical tips for saving money in small ways every day for a better, brighter future.



She's on the Money - Take charge of your financial future

By Victoria Devine

The ultimate millennial money guide, from the creator of Australia’s #1 finance podcast. Learn how to be more secure, independent and informed with your money.

Useful Money Websites

Casey North CISS

www.caseynorthciss.com.au

MoneySmart

www.moneysmart.gov.au

Consumer Affairs

www.consumer.vic.gov.au

SCAMwatch

www.scamwatch.gov.au

Money MSN

www.msn.com/en-au/money

Youth Central

www.youthcentral.vic.gov.au

Women Talk Money

www.womentalkmoney.org.au

Fines Victoria

www.fines.vic.gov.au

Energy Made Easy

www.energymadeeasy.gov.au

Financial Counselling Australia

www.financialcounsellingaustralia.org.au

Telecommunications Industry

Ombudsman

www.tio.com.au

Energy and Water Ombudsman Victoria

www.ewov.com.au

Peninsula Community Legal Centre

www.pclc.org.au

Women's Legal Service Victoria

www.womenslegal.org.au

Choice

www.choice.com.au

Money Mag

www.moneymag.com.au

Australian Financial Security Authority

www.afsa.gov.au

Your Tool Kit

www.yourtoolkit.com.au

National Debt Helpline

www.ndh.org.au

Australian Banking Association

www.ausbanking.org.au

Australian Financial Complaints Authority

www.afca.org.au

What is Financial Counselling?

Financial Counsellors are qualified professionals trained specifically to work with people experiencing financial difficulties.

They can provide information, support and options to empower you to deal with your financial hardship and advocate on your behalf where necessary with creditors and other organisations.

Issues financial counsellors can assist with may include:

- debt collection
- overdue bills
- budgeting
- mortgage stress/difficulties
- credit card debt/loans
- car loans
- fines, payment arrangements
- Centrelink debt
- referral to other support agencies
- bankruptcy
- council rates/arrears
- pay day lenders/consumer leases
- consumer disputes
- your rights and responsibilities

Please note: financial counsellors do not provide financial advice such as how to invest your money. You would need to seek advice from a Financial Planner.

Check that they are accredited through Financial Planning Association of Australia (FPA) website www.fpa.com.au

To find your local Financial Counsellor

- www.ndh.org.au 1800 007 007
- www.financialcounsellingaustralia.org.au
- www.moneysmart.gov.au

What is Credit?

- Credit is a type of debt where you borrow a certain amount of money now and return that money to the lender at a later date
- Credit can come in many forms such as a credit card, buy now pay later such as Afterpay, mortgage, payday loan, car loans, other personal loans including education, mobile phones and the list goes on
- Credit is always more expensive than using your own money
- You are responsible for repaying the credit borrowed

What is a credit contract?

- A credit contract is a legal document. It sets out the terms and conditions of your agreement with another party, e.g. bank, gym, rent to buy and all of the above
- Before signing a contract it is important that you have read and understood it. If you are not sure, get someone you trust to help you
- Ensure that the credit you are borrowing is one you can afford. Do a budget, ensure you are able to make repayments under the contract before signing
- If you have trouble making repayments, contact your credit provider to find out how they can assist you. You may be entitled to 'hardship' assistance. You can also contact a financial counsellor for assistance
- Before you are granted credit, the creditor may check your credit rating. Bad credit will make borrowing difficult
- Before applying for credit it is a good idea to do a free credit check, see page 12

What is interest?

- Interest is a fee that you pay when you borrow money. The higher the rate of interest the more you pay
- Interest rates vary enormously according to the type of credit
- Before committing to your contract shop around for the best rates and types of loans
- Try comparison sites such as: www.canstar.com.au and www.ratecity.com.au

Tips

- For more information about credit and contracts refer to; www.consumer.vic.gov.au and www.legalaid.vic.gov.au
- MoneySmart has several calculators and mobile apps which can assist you with working out the costs of fees and interest for personal loans, mortgages, interest free loans and credit cards - www.moneysmart.gov.au

Credit Reports

A credit report details all your credit history. Every time you apply for credit whether successful or not, the attempt is recorded. Your loan/credit provider can check your report to determine whether they will approve the application.

It is recommended that you check your credit report once a year to correct any errors that may have been applied to you. There are free credit reports offered by the companies below.

FREE credit reports are available to everyone. It's your information! You don't have to pay for it! The report is usually available straight away.

Warning! They do make it hard to find the free option.

Illion	www.illion.com.au
Equifax	www.equifax.com.au
Experian	www.experian.com.au

Credit repair companies

These companies offer to fix your credit score and can charge very high fees. Learn about how credit scores work and how to repair your credit yourself at www.creditsmart.org.au.

Debt agreement/repair companies

You may have seen ads on TV claiming to fix your budget and deal with your debt. These companies charge high fees and ongoing payments until your debt is paid.

If you are at the stage where you are considering a 'debt repair' solution, it is advisable to see a financial counsellor first.

Financial counsellors are free, independent and confidential – see page 26.

Refer to www.moneysmart.gov.au for more information on all of the above.



Types of Loans

There are numerous types of credit available.

What is a secured loan?

A secured loan is backed by an asset. The lender may sell the secured asset to get its money back if you cannot repay the loan e.g. house, car, boat.

What is an unsecured loan?

An unsecured loan is one that doesn't have an asset that has been used as security. The interest rate is usually higher than for a secured loan as there is a higher risk to the lender of not getting their money back e.g. credit card, pay day loan.

Tips:

- Always do a budget first to ensure you can make repayments on your secured or unsecured debt. Shop for the best interest rates for your home, car loan or credit cards etc. Use comparison sites such as www.canstar.com.au and www.ratecity.com.au
- If you experience difficulty making your repayments, contact your creditor immediately to request hardship assistance
- Defaulted car loans can quickly escalate to repossession. Contact creditor for assistance and/or a financial counsellor
- Inform yourself, the more you know the more likely you will make better decisions. Check out the MoneySmart website and/or talk to your local financial counsellor



Banking

Banks and credit unions have a range of accounts with different options and charges to suit your situation.

Things to look for in a bank account:

- Monthly free transactions
- Monthly fees
- Competitive interest rates
- Access to ATM's
- Internet banking
- Local branches

If you have a Centrelink concession card you may be eligible for a Basic Bank account.

A basic bank account is a transaction account that has fee free features and provides eligible customers with an account they can receive their government benefits payment into and access free banking transactions -ABA.

www.ausbanking.org.au/customers/affordable-banking

Tips:

- Shop around and compare products and services
- Try comparison sites such as:
www.canstar.com.au
www.ratecity.com.au
- To find out more about Australia's banks
Australian Bankers Association
www.ausbanking.org.au

Credit Cards

A card that gives you access to money that the bank or credit union has agreed to lend you for a certain period of time.

Interest rates are usually higher than other forms of credit. You are charged interest on all outstanding transactions if you don't pay the full balance each month.

If you miss repaying the minimum amount by the deadline you incur interest plus additional fees and penalties.

If you want a credit card to buy items online then consider a debit card, this way you can use your own money.

Tips;

- Do a budget before applying for a card to ensure you can afford the repayments
- Compare products beforehand to secure the best deal such as Rate City or Canstar
- If you experience difficulties making repayments speak with the creditor to discuss options
- As you pay down your credit card you can ask the creditor to lower your limit
- Limit yourself to one credit card



It is an Australian Government requirement that all banks include a minimum payment warning on their statements. It will be on the front of your statement and will show how much it will cost you if you only pay the minimum and how much if you increase your repayments. See example below;

Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional transactions using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying estimated total interest charges of...
Only the minimum payment	19 years 4 months	\$2,161.53
\$95.54	2 years	\$292.98, a saving of \$1,868.55

Try MoneySmart's credit card calculator before your next purchase
www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/credit-card-calculator

What is a Payday Loan?

A payday loan is a loan between \$100 and \$2,000 that must be repaid within a certain number of days, weeks or months. You will usually repay a loan by a direct debit from your bank account or through Centrepay.

Pay day lenders are not allowed to charge interest on their loans however they make up for this with fees such as establishment fees, monthly fees and any default fees you may incur. If you are unable to make a payment you will be charged a default fee. MoneySmart's payday loan calculator can assist you to work out the real expense of these loans – see example below.

Example

- Sam wants to buy a TV worth \$1500 and has gone to a pay day lender to get a loan
- Sam has signed a 12 month contract
- After adding 4% monthly and 20% establishment fees, Sam's \$1500 TV will really cost \$2520

Tips:

- Avoid pay day loans. There are better options
- If you are considering a payday loan it may indicate that you are experiencing financial difficulty, seek assistance from a financial counsellor
- Use MoneySmart's payday loan calculator to work out the real expense of these loans - www.moneysmart.gov.au/loans/payday-loan-calculator
- Seek alternative loans and assistance by contacting your local community support agency and or NIL's program, see page 20 for details

Pawn shops

Where you can convert your possessions into cash by leaving one or more items with them as security.

- Stores that convert your goods to cash are often linked to pay day lending stores
- Make sure you understand the terms of the agreement before parting with your goods
- If you don't repay the amount by the required date you are at risk of losing your items
- You could ask for an extension of time to repay the loan however this will mean more fees added onto the original amount

Tips:

- If you are considering using your possessions to borrow money - DON'T!
- Seek assistance from a financial counsellor and or local community agency - see page 26.

Interest Free Purchases

Interest free deals are often available for goods from stores that sell items such as furniture, tv's, whitegoods etc. These purchases are usually attached to a store card or credit card providing an interest free period to repay the full amount while also allowing you to take the goods home.

Depending on the creditor, you will be asked to pay in monthly minimum installments or at the end of the interest free period. Neither is ideal.

Do a budget first, make sure you can afford the repayments.

In both instances work out how much you would need to pay each fortnight (best to pay as per your pay cycle) to have the loan paid in full by the end of the interest free period. Don't forget to include the extra monthly charges that will show up on your statement.

Example;

- Sam wants to purchase a TV for \$1500 on an interest free deal over the next 12 months
- There is a \$4.95 month service charge and
- an account set up fee of \$25

We used MoneySmart's interest free deal calculator to work out what this will cost Sam.

Result;

- Sam will need to pay \$132.03 each month to avoid interest
- Included in that amount is the monthly and set up fees of \$84.40 (12 months)
- Total cost of the loan is \$1584.40
- If the balance isn't paid by the 12 months Sam will be charged interest on the remaining balance which could mean hundreds
- If Sam hasn't paid within the 12 months he may be charged an annual cost for the credit card

Tips:

- Do a budget to make sure you can afford the repayments
- Use MoneySmart's Interest free deals calculator to work out the real expense of these loans - www.moneysmart.gov.au/other-ways-to-borrow/interest-free-deal-calculator
- See if you are eligible for alternative loans such as low or no interest loans, see page 20
- Remember that to pay it off on time, you need to pay more than the monthly minimum
- If you are experiencing financial difficulty contact a financial counsellor - see page 26

Buy Now Pay Later

Buy Now Pay Later (BNPL) services offer customers the option to purchase a product immediately and pay it off over a short period of time. This could be as little as 4 payments or longer term. Some BNPL services include Afterpay, Zip Pay, Humm, Payright and Klarna. Often BNPL will advertise as interest free however if you miss payments, you will be charged a fee.

If you decide to use BNPL, compare the services first as fees and charges vary. Look out for establishment fees, monthly fees, late fees, and processing fees.

Compare here www.afia.asn.au/BNPL-Fees

Tips:

- Do your BUDGET first. Are the repayments something you can afford over the repayment period?
- Consider other options such as No Interest Loan (NILs) see pg. 20
- Avoid BNPL to pay for utility bills. Assistance is available through your utility provider, such as Utility Relief Grants.
- If you are experiencing financial hardship and require food assistance, please try contacting your local Community Information and Support Service before buying supermarket vouchers through a BNPL service, see pg. 26
- See a financial counsellor if you are experiencing issues with debt.

Tips from MoneySmart www.moneysmart.gov.au:

Before you sign up, keep in mind:

- **It's easy to over spend** - you can over-commit to spending what you can't afford
- **Fees can add up** - you are charged fees to use the service
- **It can be hard to manage** - if you sign up for more than one service, it can be hard to keep track of payments
- **It might affect a loan application** - lenders consider buy now pay later spending when you apply for a car loan or mortgage
- **Late repayments can appear on your credit report** - this affects your ability to borrow money in the future
- **Lay-by can be cheaper** - lay-by has no account keeping or late fees

Rent to Buy

This type of service allows you to own goods (e.g. washing machine, laptop or fridge) after you have rented them for an agreed time and made all the payments. Also known as consumer leases.

Stores promote leasing as a more affordable option than buying something outright but in reality your total lease payments will add up to more than the cash price of the item.

A 2015 ASIC report has shown that people can be charged up to 884% in interest for a consumer lease.

Example;

- Sam looked into a rent to buy option for the \$1500 TV
- the rent to buy contract was \$25.99 a week over 48 months
- using MoneySmart's rent vs buy calculator Sam worked out that the TV will actually cost \$5405.92
- that's \$3905.92 more than the \$1500 Sam wants to spend

Important things to consider;

- Rent to buy can be one of the most expensive ways to purchase goods
- Have you looked at all of your options?
- See if you are eligible for a no interest or low interest loan, see page 20
- Fees, interest, insurance and any other rental costs are added to the purchase price of the goods
- If you stop making the rental payments, the goods could be repossessed. The money you have paid up until that point won't be refunded.
- You don't own the item until the end of the fully paid contract
- Before deciding, refer to MoneySmart's rent vs buy calculator
<https://moneysmart.gov.au/other-ways-to-borrow/rent-vs-buy-calculator>

Comparison of Sam's TV Purchase Options

Type of Loan	Amount	Fees and Borrowed	Loan Term Costs	Fortnightly Repayments	Monthly Repayments	Total Cost
Rent to Buy	\$1500	unknown	48 months	\$51.98	\$122.62	\$5405.92
Payday Loan	\$1500	\$720	12 months	\$96.92	\$210	\$2520.00
Interest Free Loan	\$1500	\$84.40	12 months	\$60.94	\$132.03	\$1584.40
No Interest Loan	\$1500	\$0	12 months	\$57.69	\$125	\$1500.00

Which do you Think are the Best Outcomes?

Loan / Credit Alternatives

No Interest Loan Scheme (NILS)

The No Interest Loan Scheme (NILS) offers people on low incomes flexible and affordable credit. Loans are available up to \$2,000 for essential goods including household items, car repairs and registration, medical and dental, technology, veterinary costs, education and bond/rent in advance.

NILS aims to provide those in the community on low incomes the ability to access credit without the burden of fees and high interest charges in a friendly and supportive environment.



You are Eligible if you Have:

- A health care card
- Earn less than \$100,000 a year for couples with dependents
- Have experienced domestic violence in the past 10 years and
- Have capacity to pay the loan

Saver Plus

Saver Plus is a matched savings and financial education program that can assist you to:

- reach a savings goal
- become a regular saver
- build your money management skills

Saver Plus provides an opportunity to have every dollar saved (up to \$500) matched with an additional dollar for education-related expenses. Eligibility criteria apply.



How to enquire

1300 610 355

saverplus@bsl.org.au

www.bsl.org.au/services/saving-and-managing-money/saver-plus/

Scams

Anyone can be a target for scammers. Scams cost Australians billions of dollars every year. You can be targeted through phone, email, texts, internet, mail, social networking and many other ways. Types of scams to watch out for:

- Unexpected money
- Unexpected winnings
- Fake charities
- Dating & romance
- Buying or selling
- Jobs & investment
- Attempts to gain your personal information e.g. banking or internet log on
- Threats & extortion
- False government agencies

Tips:

- If it looks too good to be true, it probably is
- Hang up on suspicious calls, don't give out your personal information
- Delete unsolicited emails, don't respond to them
- Government agencies such as the ATO will never threaten you with arrest
- Don't send money to strangers based on amazing promises
- Destroy papers that contain personal information
- Keep your computer protection software up to date
- Report scams

To learn how best to protect yourself from scams or report a scam contact;

www.scamwatch.gov.au 1300 795 995

www.consumer.vic.gov.au 1300 558 181

(source www.scamwatch.gov.au)

Unsolicited Calls and Door Knocking

The **Do Not Call Register** is where you can register your home phone, mobile and fax to stop unsolicited calls from telemarketers. Register your numbers at www.donotcall.com.au or phone 1300 792 958



The **Do Not Knock Sticker** is available for you to put on your front door to stop door knock selling. Pick one up from Casey North CISS or download a printable sign www.accc.gov.au/publications/door-to-door-do-not-knock-sign



Mobiles

There are many mobile deals to choose from so it is really important to take your time choosing the right one. Before buying a mobile consider doing the following;

- Do your budget to see how much you can afford to pay
- Do you need a new phone?
- Do your research, compare deals and providers
- All telcos that sell products, plans and services must provide a Critical Information Summary (CIS). This will help you compare products
- Use a comparison website to search for best deals
- Consider what type of service suits you the most e.g. pre-paid, post-paid
- Check the telcos service/network range
- Have a look at insurance options to see if something suits you

Tips:

- For tips on all of the above see www.moneysmart.gov.au and www.acma.gov.au
- Request text alerts from your provider when you have reached 50% 75% and 100% of your usage. Most providers offer this service for free
- Before committing to a plan confirm that your data will be slowed down when you have used all of your data rather than having automatic data add ons which can cost \$10 or more for each GB
- If you experience financial hardship, let your provider know, they may be able to assist. Otherwise seek assistance from a financial counsellor in your area
- Be careful of accessing 'premium services' on your mobile as they can be extremely expensive e.g. games, horoscopes
- Keep your mobile secure with a password for device and sim
- Be wary of using banking apps etc while using public Wi-Fi
- Watch out for scams and spam www.scamwatch.gov.au
- Use an independent comparison site to compare providers and deals such as www.canstarblue.com.au
- Understand data roaming costs before leaving for overseas to avoid bill shock.

Mobiles

	Prepaid	Postpaid	Difference
Signing Up	<p>Can purchase SIM card and credit from various shops as well as online from telcos.</p> <p>Purchase SIM card with identification check (like a driver's licence). No credit check required.</p>	<p>Can purchase SIM card and plan from telcos.</p> <p>Purchase requires identification and credit check.</p>	<p>Postpaid - only available from telcos. Prepaid - widely available from various shops.</p> <p>Postpaid requires a credit check.</p>
Ongoing Payments	<p>Phone credit can be purchased online, through apps and various shops.</p> <p>Phone service will only work when there is credit on the account, but you may be able to receive incoming calls after credit runs out.</p>	<p>Monthly billing with various payment options.</p> <p>You can be charged extra fees (e.g. for excess data) plus your monthly fee.</p>	<p>Prepaid - can only use phone service where there is phone credit. Postpaid - will continue to work and will charge you for use later.</p> <p>Prepaid - no risk of unexpected high phone bills.</p>

Table source www.accan.org.au



Home Phone and Internet

Competition for home and internet products is increasing which is great for the consumer. Be sure to compare products before committing.

Do your budget first so you know what sort of plan and provider you can afford.

Don't be pressured into any plans that don't suit your usage.

Example;

- If you rarely use the home phone then you only need a basic plan
- Ask your provider what your monthly data usage is. If it is only 3GB then you won't need unlimited and this will save you money
- Ask your telco to let you know which plan most suits your usage

Tips:

- If you experience financial hardship and have trouble paying your bill make sure you speak with your provider in order to avoid disconnection and associated fees and/or seek assistance from a financial counsellor in your area
- If you need directory assistance call 1223 which is a free number
- Avoid using information services like 1900 numbers. They will charge a high fee or for every minute you use them
- You can block expensive options on your phone such as calls to mobiles, 1900 numbers, overseas
- Purchasing a prepaid overseas calling card can work out cheaper than using the home phone
- Watch out for scams www.scamwatch.gov.au
- Use an independent comparison site to compare providers and deals such as www.canstarblue.com.au
- See ombudsman details at back of this booklet
- www.accan.org.au for information to assist you to make good choices about products and services



Fines

An infringement notice, or fine, is a penalty for breaking the law.

You could be fined for many reasons such as:

- speeding
- going through a red light
- not wearing a bike helmet
- not wearing a seat belt
- various issues with your car
- toll fines

Fines can be issued in the following ways:

- on-the-spot (you were intercepted at the time of the offence)
- attached to your vehicle
- mailed to you

If you receive a fine, it is important that you pay by the due date to avoid late fees.

FINES DON'T GO AWAY - TREAT THEM SERIOUSLY

If you are fined and can't afford to pay, don't ignore it, contact Civic Compliance or a financial counsellor for assistance. Hardship assistance and extensions are available.

If you Don't Take Action (source: www.fines.vic.gov.au)

If you do not pay your fine and you ignore all reminders, the matter becomes more serious and costly.

The Infringements Court may issue an infringement warrant, giving the Sheriff power to enforce that warrant.

The measures the Sheriff can take to enforce an unpaid infringement warrant include:

- the seizure and sale of your property
- suspension of your drivers licence
- suspension of your vehicle's registration
- non-renewal of your vehicle's registration
- wheel clamping of your vehicle
- your arrest

If you pay the amount outstanding on an infringement warrant, the matter is finalised.

*Consider seeking legal advice - see page 29
or see a Financial Counsellor - see page 26*

Where to go for Help

Financial counselling services

Available to residents in the City of Casey, Shire of Cardinia, Shire of Mornington Peninsula & City of Frankston.

If you would like to make an appointment to see a Financial Counsellor please contact us.

All enquiries to: Casey North Community Information & Support Service

2/30-32 Verdun Drive, Narre Warren Vic 3805

Phone: (03) 9705 6699

fc@caseynorthciss.com.au www.caseynorthciss.com.au

Outreach locations

The Salvation Army

51 Bald Hill Rd, Pakenham 3810

Western Port Community Support (WPCS)

185 High St, Hastings 3915

Southern Peninsula Community Support & Information Centre (SPCSIC)

878 Point Nepean Rd, Rosebud 3939

Mornington Community Information & Support Service (MCISS)

320 Main St, Mornington 3931

Community Information & Support Cranbourne

156 Sladen Street, Cranbourne 3977

Phone: 5996 3333

cisc@cisc.org.au www.cranbourneiss.org.au

Available to residents in the southern suburbs of Casey

National Debt Helpline

For telephone financial counselling

Phone: 1800 007 007

www.ndh.org.au

Financial Counselling Southern

Available in the City of Greater Dandenong, Casey and the Shire of Cardinia

Phone: 9549 5288

fcs@secl.org.au www.secl.org.au

Partners in Wellbeing - Small Business Financial Counselling

ph: 1300 375 330

www.partnersinwellbeing.org.au

Gambling and Addictions

Gamblers Help Southern

Multiple Locations

www.gamblerhelpsouthern.org.au

Phone: 9575 5353

24 hour telephone counselling service for gamblers and their family and friends. Counselling can be on a one to one basis with a friend, partner or in a group.

Gamblers Anonymous

PO Box 191

Moorabbin 3189

Phone: 9696 6108

www.gaaaustralia.org.au

If you are a partner, family member or friend of someone of someone with a gambling problem, you may find the help you need at Gam-Anon Family Groups.

Alcoholics Anonymous

Phone: 1300 222 222

www.aa.org.au

24 hour multilingual telephone counseling referral and information. Aims to provide support to alcoholics in a group setting. Meetings in Berwick, Cranbourne and throughout Australia.

Gambling Help Online

Phone: 1800 858 858

www.gamblinghelponline.org.au

Narcotics Anonymous

Find someone to talk to or search for meetings.

1300 652 820 or 0488 811 247

This service works best from an unblocked mobile number as it will SMS you meetings info if you request it.

www.na.org.au

A self-help organisation providing members with support to abstain from the use of drugs.

Gambling and Addictions Continued

SECADA Drug and Alcohol Recovery Support

Secada provides; Intake and Assessment, Counselling – standard and complex, Care & Recovery Coordination, Non-residential Withdrawal Services and Referrals to Residential Withdrawal Services and Rehabilitation Services.

Phone: 1800 142 536

www.secada.org.au

Sure AOD

Substance Use Recovery

Suite 5, 66 Victor Cres

Narre Warren 3805

Phone: 8781 9500

38 Bakewell St

Cranbourne 3977

Phone: 5990 7900

www.sureaod.org.au

After Hours Direct Line

ph: 1300 00 SURE (7873)

Telephone service providing 24 x 7 counselling and information on drug and alcohol issues.

Housing Services

WAYSS

20 Princess Highway, Dandenong 3175
Phone: 9791 6111
www.wayssltd.org.au

Housing related information including general housing information, information on a range of accommodation options, public housing and private rental.

Peninsula Community Legal Centre

Free tenancy advice program
Outreach service at CNCISS - Tuesday afternoons
Phone: 9783 3600
www.pclc.org.au

An independent, not-for-profit organisation that provides free legal services to south-eastern communities, including Cardinia, Casey and Greater Dandenong.

Tenants Victoria

55 Johnston St, Fitzroy 3065
Phone: 9416 2577
www.tuv.org.au

Provides advice, assistance and advocacy for tenants of private and public residential properties and residents of rooming houses and caravan parks.

Refer to our Making Ends Meet publication for more housing support options.

Legal

South East Monash Legal Service

Level 2, 64 Victor Cres, Narre Warren 3805
Phone: 9038 8002
www.smls.org.au

Consumer Action Law Centre

6/179 Queen Street, Melbourne 3000
Phone: 9670 5088 / 1800 466 477
www.consumeraction.org.au

Consumer Action provides free legal advice and representation to vulnerable and disadvantaged consumers across Victoria. They also operates MoneyHelp, a not for profit email and telephone financial counselling service see page 9.

Legal Continued

Consumer Affairs Victoria

121 Exhibition St, Melbourne 3000

Helpline: 1300 558 181

Interpreter service: 131 450

www.consumer.vic.gov.au

Protects and promotes the interests of consumers and tenants by enforcing Victorian laws, educating the community about consumer issues and providing consumer advice and information.

Legal Aid

14 Mason Street, Dandenong VIC 3175

Phone: 9767 7111 / 1300 792 387

Interpreter service: 131 450

www.legalaid.vic.gov.au

Legal Aid assist people with their legal problems, focusing on protecting the rights of Victorians and representing those who need it the most. Interpreters available.

Women's Legal Service Victoria

Level 10, 277 William Street, Melbourne Vic 3000

Phone: 8622 0600

www.womenslegal.org.au

Women's Legal Service work with and for women experiencing particular disadvantage to address legal issues arising from relationship breakdown or violence.

Peninsula Community Legal Centre Inc. (PCLC)

65 Berwick-Cranbourne Road, Cranbourne East Vic 3977

Phone: 9783 3600

www.pclc.org.au

PCLC is a free legal service and provides initial legal advice and information on most legal matters. Includes local government areas of Cardinia, Casey and Greater Dandenong.

Fines Clinic - PCLC

441 Nepean Highway, Frankston 3199

PCLC also have Fines Clinics offering assistance and advice regarding outstanding fines including driving on toll roads without an e-tag, parking fines and public transport fines. Advice by appointment is also available at our Cranbourne branch on Fridays.

Ombudsmen

Australian Financial Complaints Authority (AFCA)

AFCA considers complaints that previously would have been handled by the Financial Ombudsman Service, the Credit and Investments Ombudsman and the Superannuation Complaints Tribunal. They are the dispute resolution scheme for financial services.

Phone: 1800 931 678

info@afca.org.au

www.afca.org.au

Energy and Water Ombudsman (EWOV)

Reply Paid 469

Melbourne VIC 8060

(letters accepted in Braille)

Phone: 1800 500 509

Fax: 1800 500 549

www.ewov.com.au

EWOV is a not-for-profit, independent and impartial dispute resolution service, providing Victorian energy and water customers with free, accessible, informal and fast dispute resolution.

Victorian Ombudsman

Level 2, 570 Bourke St

Melbourne 3000

Phone: 1800 806 314

www.ombudsman.vic.gov.au

The Victorian Ombudsman is an independent officer of the Victorian Parliament who investigates complaints about state government departments, most statutory authorities and local government.

Telecommunications Industry Ombudsman

Phone: 1800 062 058

www.tio.com.au

Provides an independent dispute resolution service for telephone and internet complaints.

Community Services

Casey North Community information & Support Service

Suite 2, 30-32 Verdun Dve

Narre Warren 3805

Phone: 9705 6699

cnciss@caseynorthciss.com.au

www.caseynorthciss.com.au

www.facebook.com/caseynorthciss

Provides a wide range of information and support services to local community including financial counselling.

Community Information & Support Cranbourne

156 Sladen St

Cranbourne 3977

Phone: 5996 3333

Fax: 5996 7626

cisc@cisc.com.au

www.cranbourneiss.org.au

www.facebook.com/cranbourneiss

Provides a wide range of information and support services to local community including financial counselling.

The Salvation Army Community Support Services Pakenham

51 Bald Hill Rd

Pakenham 3810

Phone: 5941 4906

Provides welfare support for Shire of Cardinia.

Andrews Centre

2-6 Hanna Drv

Endeavour Hills 3802

Phone: 9700 4944

A support agency for the local community. Services include material aid, counselling, and various community courses.

For more information please contact us on 9705 6699 or

cnciss@caseynorthciss.com.au

Feedback and Update Form

Whenever we reprint this guide we want to make sure that information is accurate and up to date.

If you want to submit new information that may be useful or details of a new listing or you want to update the details of your organisation, please complete this form and return to:

Casey North Community Information & Support Service

Suite 2, 30-32 Verdun Drive
Narre Warren VIC 3805

Alternatively information can be emailed to cnciss@caseynorthciss.com.au

Name of Organisation:

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Name of Contact Person:

.....

Contact Phone Number:

Address:

.....

Brief description of organisation or any other information for guide:

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Other Comments:

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Casey North Community Information and Support Service gratefully acknowledge the assistance of South East Water in the production of this guide.