

LET'S TALK ABOUT *Financial Wellbeing Guide*

INSTRUCTIONS

Use this checklist as a guide in your conversations with clients. It will help you to identify areas of need and to provide information clients can access following their meeting with you.

Pages 2-4 have a list of questions to guide your conversation. If a client identifies a need for information you can go to the page number listed beside the question to find relevant websites. You can also use the Centsable website to find more weblinks as well as videos and posters.

Write the website addresses on the Client checklist (Downloadable from the Centsable website) with information they can use at a later date.

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QUESTIONS

Housing		✓If Information is required	a
Do you live in public housing?	Is your rent in arrears? Does your home need repairs? Do you want to know about contents insurance? Do you know your rights as a public tenant?		5
Do you have private rental?	Is your rent in arrears? Are repairs needed? Do you want to know about contents insurance? Do you know your rights as a tenant?		9
Do you have a mortgage?	Are you falling behind with the payments? Are you in arrears with rates? Do you know about home and contents insurance? Do you have savings for repairs and maintenance? Do you need assistance with home modifications?		12
Paying bills		✓If Information is required	a
Do you have difficulty paying your bills?	Would you like information about concessions and grants? Do you know about bill smoothing? Would you like help with your budget? Did you know that financial counselling are free and can help you with debts?		15

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Do you have any rent-to-buy contracts?	Would you like to know how much a rent-to-buy product will cost? Did you know that No Interest Loans (NILS) can be used to purchase goods instead of renting goods? Do you know about budget tools? Did you know that financial counselling is free and can help with debts?		16
Do you use payday loans?	Do you know how much the loan will cost? Do you know about budget tools? Did you know that financial counselling is free and can help with debts?		17
Spending		✓If Information is required	a
Do you sometimes have to go without food?	Do you know where to get food vouchers?		19
Does someone else tell you how to spend your money?	Do you know about financial abuse? Do you know about elder abuse?		19
Transport		✓If Information is required	a
Do you use public transport?	Do you need information about transport concessions?		21
Do you have a car?	Would you like information about car insurance? Would you like information about help with registration?		22
Medical		✓If Information is required	a
Do you have difficulty paying medical costs?	Do you know about concessions or other ways to pay medical costs?		23

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Education		✓If Information is required	a
Are you studying?	Do you need information about childcare fees? Do you know about government concessions? Do you know about the \$500 matched savings plan?		24
Do you have children at school?	Do you need information about school-based assistance?		24
Loans & Debts		✓If Information is required	a
Do you have any loans?	Do you need information about personal loans? Do you need information about loans from family and friends?		26
Do you have any other debts?	Do you need information about managing debt? Do you need information about managing a rental contract? Do you need information about payday loans? Do you need information about credit card debt? Do you need information about managing fines?		26
Money traps		✓If Information is required	a
Are you aware of the financial traps with funeral insurance?			28
Are you aware of the financial traps with rental contracts?			28
Are you aware of the financial traps with payday loans?			28

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HOUSING

Question 1	Question 2	Websites
<p>Do you live in public housing?</p> <p>If 'yes', go to Question 2.</p>	<p>Is your rent in arrears?</p>	<p>National Financial Counselling 1800 007 007 http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor National Rental Affordability Scheme http://www.housing.wa.gov.au/housingoptions/rentaloptions/nras/Pages/default.aspx Help with debt – Negotiating a Payment Plan https://www.moneysmart.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating Rent Assistance http://www.humanservices.gov.au/customer/services/centrelink/rent-assistance</p> <p>ACT Rent Arrears http://www.communityservices.act.gov.au/hcs/publications/fact_sheets/rent-arrears</p> <p>NSW Rent Arrears http://www.housing.nsw.gov.au/Living+in+Public+Housing/Rent+and+Other+Charges/#Rental%20Arrears</p> <p>NT Debt Management http://www.housing.nt.gov.au/public_housing/living_in_public_housing/rent_and_other_charges/debt_management</p> <p>QLD Rent Arrears https://www.rta.qld.gov.au/Managing/Open-house-community-support-workers-newsletter/May-2015/Rent-arrears</p>

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Question 1	Question 2	Websites
		<p>SA Resolving Problems with Your Community Housing Provider https://www.sa.gov.au/topics/housing-property-and-land/housing/public-and-community-housing/being-a-community-housing-tenant/options-for-resolving-disputes-with-a-community-housing-provider</p> <p>TAS Tenancy Fact Sheets and Policies https://www.dhhs.tas.gov.au/housing/tenants/tenancy_facts_and_policies</p> <p>VIC Tenants Union of Victoria – Avoiding Eviction for Rent Arrears https://www.tuv.org.au/advice/eviction/</p> <p>WA Rental Assistance Options http://www.housing.wa.gov.au/housingoptions/rentaloptions/Pages/default.aspx</p>
	Does your home need repairs?	<p>ACT Maintenance http://www.communityservices.act.gov.au/hcs/policies/maintenance_policy</p> <p>NSW Requesting maintenance or reporting problems http://www.housing.nsw.gov.au/Living+in+Public+Housing/Maintenance+and+Home+Improvements/Requesting+maintenance+or+reporting+problems.htm</p> <p>NT Repairs and Maintenance http://www.housing.nt.gov.au/public_housing/living_in_public_housing/repairs_and_maintenance</p> <p>QLD Repairs https://www.qld.gov.au/housing/public-community-housing/ric-repairs/</p> <p>SA Requesting Repairs https://www.sa.gov.au/topics/housing-property-and-land/housing/public-and-community-</p>

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Question 1	Question 2	Websites
		<p>housing/tenants/maintenance-of-public-housing/requesting-repairs Doing Your Own Repairs in Public Housing https://www.sa.gov.au/topics/housing-property-and-land/housing/public-and-community-housing/tenants/maintenance-of-public-housing/doing-your-own-repairs-in-public-housing</p> <p>TAS Maintenance http://www.dhhs.tas.gov.au/housing/tenants/maintenance</p> <p>VIC Requesting Maintenance http://www.dhs.vic.gov.au/for-individuals/housing-and-accommodation/public-housing/living-in-housing/public-housing-maintenance,-repairs-and-improvements/</p> <p>WA Housing Maintenance http://www.dhw.wa.gov.au/currenttenants/publichousing/housingmaintenance/Pages/default.aspx</p>
	Do you want to know about contents insurance?	<p>Home Contents Insurance https://www.moneysmart.gov.au/insurance/home-and-contents-insurance#contents</p>
	Do you know your rights as a public tenant?	<p>National Tenancy Check http://www.tenancycheck.com.au/tenants-association/tenants-union-australia-wide.dot</p> <p>ACT Tenant's Union http://www.tenantsact.org.au/contactUs/Tenants-Advice-Service</p> <p>NSW Tenants' Union of NSW http://www.tenants.org.au/ Public Housing NSW http://www.housing.nsw.gov.au/Living+in+Public+Housing/</p>

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Question 1	Question 2	Websites
		<p>NT Tenants' Advice Service http://www.dcls.org.au/tenants-advice.html Fact Sheets http://www.consumeraffairs.nt.gov.au/ForConsumers/EasyEnglishFactSheets/Pages/default.aspx</p> <p>SA Being a Public Housing Tenant https://www.sa.gov.au/topics/housing-property-and-land/housing/public-and-community-housing/tenants</p> <p>TAS Tenants' Union of Tasmania http://tutas.org.au/</p> <p>QLD Tenants Advice http://tenantsqld.org.au/need-advice/ Indigenous Fact Sheets http://tenantsqld.org.au/info-for-tenants/indigenous-fact-sheets/ Rights During a Tenancy https://www.youtube.com/watch?v=yOOLeoLvPLs Rights When Ending a Tenancy https://www.youtube.com/watch?v=bMdKlaNet8k</p> <p>VIC Tenants Union Victoria https://www.tuv.org.au/ Public Housing Tenants http://www.housing.vic.gov.au/public-housing-tenants Public Tenants Toolbox http://www.housing.vic.gov.au/public-tenant-toolbox</p>

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Question 1	Question 2	Websites
		<p>WA Department of Housing http://www.housing.wa.gov.au/Pages/default.aspx Tenancy WA http://www.tenancywa.org.au/ Tenants' Tool Box http://www.housing.wa.gov.au/currenttenants/tenanttoolbox/Pages/default.aspx</p>
<p>Do you have private rental? If 'yes', go to Question 2.</p>	<p>Is your rent in arrears?</p>	<p>National Financial Counselling 1800 007 007 http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor Help with Debt – Negotiating a Payment Plan https://www.moneysmart.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating Rental Affordability Scheme http://www.housing.wa.gov.au/housingoptions/rentaloptions/nras/Pages/default.aspx Rent arrears http://www.tenanthelp.com.au/wa/RentArrears/ Rent Assistance http://www.humanservices.gov.au/customer/services/centrelink/rent-assistance</p> <p>ACT Renting in Canberra – Know Your Rights http://www.tenantsact.org.au/rentingAdvice/tenancy-factsheets/Rent-Arrears</p> <p>NSW Falling Behind with Your Rent http://www.fairtrading.nsw.gov.au/ftw/Tenants_and_home_owners/Renting_a_home/During_a_tenancy/Falling_behind_with_your_rent.page</p> <p>NT A Guide to Renting in the Northern Territory http://www.consumeraffairs.nt.gov.au/Australian%20Consumer%20Law/GuideToRentingFeb2011.pdf</p>

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Question 1	Question 2	Websites
		<p>QLD Non-payment of Rent and Rent Arrears https://www.rta.qld.gov.au/Renting/During-a-tenancy/Rent-and-other-payments/Nonpayment-of-rent-and-rent-arrears</p> <p>SA Helping Pay Bond and Rent https://www.sa.gov.au/topics/housing-property-and-land/housing/renting-and-letting/help-paying-bond-and-rent</p> <p>TAS Rent Arrears http://tutas.org.au/factsheet/rent-arrears/</p> <p>VIC Eviction https://www.moneysmart.gov.au/life-events-and-you/under-25s/moving-out-of-home/sorting-out-rental-problems Rent Arrears http://www.consumer.vic.gov.au/housing-and-accommodation/renting/during-a-lease-or-residency/rent-and-other-payments/rent-arrears</p> <p>WA Rent Arrears http://www.tenanthelp.com.au/wa/RentArrears/</p>
	Are repairs needed?	<p>ACT Repairs http://www.tenantsact.org.au/rentingAdvice/tenancy-factsheets/Repairs</p> <p>NSW Getting Repairs Done http://www.fairtrading.nsw.gov.au/ftw/Tenants_and_home_owners/Renting_a_home/During_a_tenancy/Getting_repairs_done.page?</p>

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Question 1	Question 2	Websites
		<p>NT Repairs and Maintenance of Rental Properties http://www.consumeraffairs.nt.gov.au/ForConsumers/ResidentialTenancies/Documents/repairs_and_maintenance_of_rental_properties_brochure.pdf</p> <p>QLD Maintenance and Repairs https://www.rta.qld.gov.au/Renting/During-a-tenancy/Maintenance-and-repairs.aspx</p> <p>SA Repairs and Maintenance of Rental Properties https://www.youtube.com/watch?v=AL1Xv6_VoDo</p> <p>TAS Repairs and Maintenance http://tutas.org.au/factsheet/repairs-maintenance/</p> <p>VIC Home Renovation Help for Private Renters http://www.housing.vic.gov.au/home-renovation-service-renters</p> <p>WA Rental Home Maintenance and Repairs http://www.commerce.wa.gov.au/consumer-protection/rental-home-maintenance-and-repairs</p>
	Do you want to know about contents insurance?	Home Contents Insurance https://www.moneysmart.gov.au/insurance/home-and-contents-insurance#contents
	Do you know your rights as a tenant?	<p>National Tenancy Check http://www.tenancycheck.com.au/tenants-association/tenants-union-australia-wide.dot</p> <p>ACT Tenant's Union http://www.tenantsact.org.au/contactUs/Tenants-Advice-Service</p>

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Question 1	Question 2	Websites
		<p>NSW Tenants' Union of NSW http://www.tenants.org.au/</p> <p>NT Tenants' Advice Service http://www.dcls.org.au/tenants-advice.html Fact Sheets http://www.consumeraffairs.nt.gov.au/ForConsumers/EasyEnglishFactSheets/Pages/default.aspx</p> <p>SA Tenant Advice http://www.tenanthelp.com.au/sa</p> <p>TAS Tenants' Union of Tasmania http://tutas.org.au/</p> <p>QLD Tenants Advice http://tenantsqld.org.au/need-advice/ Indigenous Fact Sheets http://tenantsqld.org.au/info-for-tenants/indigenous-fact-sheets/ Starting a Tenancy https://www.youtube.com/watch?v=mKnXWpuhskc Rights During a Tenancy https://www.youtube.com/watch?v=yOOLeoLvPLs Rights When Ending a Tenancy https://www.youtube.com/watch?v=bMdKlaNet8k</p> <p>VIC Tenants Union Victoria https://www.tuv.org.au/</p> <p>WA Tenancy WA</p>

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Question 1	Question 2	Websites
		http://www.tenancywa.org.au/ Tenants' Tool Box http://www.housing.wa.gov.au/currenttenants/tenanttoolbox/Pages/default.aspx
Do you have a mortgage? If 'yes', go to Question 2.	Are you falling behind with the payments?	<p>National Financial Hardship Teams for Banks http://www.doingittough.info/Your-Bank-s-Hardship-Team Problems Paying Your Mortgage – Money Smart https://www.moneysmart.gov.au/managing-your-money/managing-debts/problems-paying-your-mortgage Mortgage Stress Handbook http://www.legalaid.nsw.gov.au/publications/factsheets-and-resources/mortgage-stress-handbook/11.-mortgage-assistance Mortgage Trouble Money Smart https://www.youtube.com/watch?v=FJPYZgXrHfQ</p> <p>ACT Mortgage Relief http://www.revenue.act.gov.au/home-buyer-assistance/mortgage-relief</p> <p>NSW Mortgage Assistance http://www.nsw.gov.au/about-nsw/your-home</p> <p>QLD Financial Help http://www.qld.gov.au/housing/buying-owning-home/mortgage-relief-loan/</p> <p>VIC Mortgage Relief Scheme http://www.housing.vic.gov.au/financial-help-home-owners</p> <p>WA Home Buyers and Builders https://www.wa.gov.au/information-about/housing-property/home-buyers-builders</p>

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Question 1	Question 2	Websites
	Are you in arrears with rates?	<p>National Negotiating a payment plan – Money Smart https://www.moneysmart.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating</p> <p>VIC Home Owner and Renter Support http://www.dhs.vic.gov.au/for-individuals/financial-support/home-owner-and-renter-support</p> <p>QLD Concessions https://www.qld.gov.au/community/cost-of-living-support/property-concessions/</p> <p>TAS Concessions http://www.concessions.tas.gov.au/concessions/housing</p>
	Do you know about home and contents insurance?	<p>Home and Contents Insurance – Money Smart https://www.moneysmart.gov.au/insurance/home-and-contents-insurance</p>
	Do you have savings for repairs and maintenance?	<p>Saving and Setting Goals https://www.moneysmart.gov.au/managing-your-money/saving</p>
	Do you need assistance with home modifications?	<p>National Assistance with Care and Housing for the Aged http://www.redcross.org.au/helping-older-people-with-housing.aspx Assistance and Care for people over 50 years http://www.myagedcare.gov.au/aged-care-services/assistance-care-and-housing-aged</p> <p>QLD Getting Support for Home Modifications https://www.qld.gov.au/community/getting-support-health-social-issue/home-modifications/</p>

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Question 1	Question 2	Websites
		VIC Home Owner and Rental Support http://www.dhs.vic.gov.au/for-individuals/financial-support/home-owner-and-renter-support

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PAYING BILLS

Question 1	Question 2	Websites
<p>Do you have difficulty paying your bills?</p> <p>If 'yes', go to Question 2.</p>	<p>Would you like information about concessions and grants?</p>	<p>National Concessions State-by-State http://www.australia.gov.au/content/government-concessions-states-and-territories Energy Concessions http://www.energyaustralia.com.au/residential/bills-and-accounts/manage-your-account/update-concession-details</p> <p>ACT Concessions and Assistance http://www.assistance.act.gov.au/</p> <p>NSW Energy Concessions and Rebates http://www.energyaustralia.com.au/residential/bills-and-accounts/manage-your-account/concessions-rebates/nsw Financial Support and Concessions https://www.adhc.nsw.gov.au/individuals/financial support -and- concessions</p> <p>QLD Concessions http://www.qld.gov.au/community/cost-of-living-support/concessions/</p> <p>SA Concessions https://www.sa.gov.au/topics/employment-and-finance/financial-support/concessions-and-benefits/concessions Energy Concessions https://www.sa.gov.au/topics/employment-and-finance/financial-support/concessions-and-benefits/concessions/energy-bill-concessions</p> <p>TAS Concession Finder http://www.concessions.tas.gov.au/</p>

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Question 1	Question 2	Websites
		<p>VIC Concessions Finder http://www.dhs.vic.gov.au/for-individuals/financial-support/concessions Financial Services and Concessions http://www.whealth.com.au/documents/publications/is-financial_resources.pdf</p> <p>WA Concession Finder http://www.concessions.wa.gov.au/Pages/default.aspx Water Bills Concession https://www.watercorporation.com.au/my-account/i-want-to/apply-for-a-concession</p>
	Do you know about bill smoothing?	<p>Managing on a Low Income – Money Smart https://www.moneysmart.gov.au/managing-your-money/budgeting/managing-on-a-low-income</p>
	Would you like help with your budget?	<p>Budget Planner – Money Smart https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner</p>
	Did you know that financial counselling are free and can help you with debts?	<p>Financial Counselling 1800 007 007 http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor</p> <p>How Can a Financial Counsellor help? https://www.youtube.com/watch?v=yO-tF9itv4</p>
Do you have any rent-to-buy contracts? If 'yes', go to Question 2.	Would you like to calculate how much renting will cost?	<p>Rent vs Buy Calculator – Money Smart https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/rent-vs-buy-calculator</p>

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Question 1	Question 2	Websites
	Did you know that No Interest Loans (NILS) can be used to purchase goods instead of renting goods?	NILS Video http://www.9jumpin.com.au/show/today/videos/4187618717001/
	Do you know about budget tools?	Budget Planner – Money Smart https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner
	Did you know that financial counselling is free and can help with debts?	Financial counselling 1800 007 007 http://www.financialcounsellingaustralia.org.au/Home How Can a Financial Counsellor Help? https://www.youtube.com/watch?v=yO-tF9itv4
Do you use payday loans? If 'yes', go to Question 2.	Do you know how much the loan will cost?	Payday Loan Calculator – Money Smart https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/payday-loan-calculator
	Do you know about budget tools?	Budget Planner – Money Smart https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner
	Did you know that financial counselling is free and can	Financial Counselling 1800 007 007 http://www.financialcounsellingaustralia.org.au/Home

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Question 1	Question 2	Websites
	help with debts?	How Can a Financial Counsellor Help? https://www.youtube.com/watch?v=yO-tF9itv4

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SPENDING

Question 1	Question 2	Websites
Do you sometimes have to go without food? If 'yes', go to Question 2.	Do you know where to get food vouchers?	ACOSS Emergency Relief http://www.acoss.org.au/emergency-relief-handbook/ Charities and Emergency Relief https://www.moneysmart.gov.au/life-events-and-you/indigenous/get-help-with-money Federal Government Emergency Relief https://www.dss.gov.au/our-responsibilities/communities-and-vulnerable-people/programs-services/emergency-relief
Does someone else tell you how to spend your money? If 'yes', go to Question 2.	Do you know about financial abuse?	What is Domestic Violence? 1800 737 732 https://www.1800respect.org.au/workers/common-questions/what-is-domestic-family-violence/ Information for Assistance with Financial Abuse http://www.wire.org.au/wp-content/uploads/2014/04/Money-problems-with-your-partner_financial-abuse-A5-WIRE-info-booklet.pdf
	Do you know about elder abuse?	National Advice and Support http://www.advocare.org.au/links/links/ ACT Elder Abuse and Prevention http://www.communityservices.act.gov.au/wac/ageing/elder_abuse_prevention_and_assistance NSW Elder Abuse Helpline http://www.elderabusehelpline.com.au/ QLD Elder Abuse https://www.qld.gov.au/seniors/safety-protection/elder-abuse/ Resource Directory http://www.justice.qld.gov.au/data/assets/pdf_file/0017/94220/elder-abuse-resource-directory.pdf

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Question 1	Question 2	Websites
		<p>Trust your Instincts https://www.communities.qld.gov.au/communityservices/violence-prevention/trust-your-instinct/elder-abuse/about-elder-abuse/elder-abuse-helpline</p> <p>SA Elder Abuse Resources http://www.sa.agedrights.asn.au/residential_care/preventing_elder_abuse/resources</p> <p>VIC Elder Abuse http://www.seniorsrights.org.au/toolkit/toolkit/what-is-elder-abuse/</p> <p>State Trustees https://www.statetrustees.com.au/community/financial-elder-abuse/</p> <p>WA http://www.legalaid.wa.gov.au/InformationAboutTheLaw/treatment/Pages/Elderabuse.aspx</p> <p>Elder Abuse https://www.youtube.com/watch?v=LUW0CtUzX6M&feature=youtu.be</p>

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TRANSPORT

Question 1	Question 2	Websites
<p>Do you use public transport?</p> <p>If 'yes', go to Question 2.</p>	<p>Do you need information about transport concessions?</p>	<p>ACT Transport and Registration http://www.assistance.act.gov.au/transport_and_registration</p> <p>NSW Concessions http://www.transport.nsw.gov.au/customers/concessions Train Concessions http://www.nswtrainlink.info/book/concessions/pensioners</p> <p>NT Subsidised Travel http://www.transport.nt.gov.au/public/fares-concessions-and-subsidised-travel Taxi Subsidy http://www.transport.nt.gov.au/taxi/taxi-subsidy-scheme Concessions http://www.carersnt.asn.au/concessions-information Pensioner and Carer Concessions http://www.health.nt.gov.au/NT_Pensioner_and_Carer_Concession_Scheme_NTPCCS/index.aspx</p> <p>QLD Transport Concessions https://www.qld.gov.au/community/cost-of-living-support/transport-concessions/</p> <p>SA Transport Concessions http://www.sa.gov.au/topics/employment-and-finance/financial-support/concessions-and-benefits/concessions/transport-concessions Concessions http://www.dcsi.sa.gov.au/concessions</p> <p>VIC Concessions http://www.dhs.vic.gov.au/concessions</p>

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Question 1	Question 2	Websites
		<p>Motor Vehicle and Transport Concessions http://www.dhs.vic.gov.au/for-individuals/financial-support/concessions/Motor-Vehicle-and-Transport WA Concessions http://www.transport.wa.gov.au/aboutus/transport-concessions.asp TAS Concessions http://www.concessions.tas.gov.au/</p>
<p>Do you have a car? If 'yes', go to Question 2.</p>	<p>Would you like information about car insurance?</p>	<p>Car Insurance – Money Smart https://www.moneysmart.gov.au/insurance/car-insurance</p>
	<p>Would you like information about help with registration?</p>	<p>ACT Concessions http://www.rego.act.gov.au/registration/concessions NSW Concessions http://www.nsw.gov.au/gcse?ca=concessions SA Concessions http://www.dcsi.sa.gov.au/concessions Registration and Licence Concessions https://www.sa.gov.au/topics/transport-travel-and-motoring/transport-fees/motoring-fees/registration-and-licence-concessions TAS Concessions http://www.concessions.tas.gov.au/ VIC</p>

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Question 1	Question 2	Websites
		Concessions Finder http://www.dhs.vic.gov.au/for-individuals/financial-support/concessions

MEDICAL

Question 1	Question 2	Websites
Do you have difficulty paying medical costs? If 'yes', go to Question 2.	Do you know about concessions or other ways to pay medical costs?	<p>National http://www.australia.gov.au/content/government-concessions-states-and-territories</p> <p>ACT Concessions and Assistance http://www.assistance.act.gov.au/</p> <p>NSW Financial Support and Concessions https://www.adhc.nsw.gov.au/individuals/financial_support_and_concessions</p> <p>QLD Concessions http://www.qld.gov.au/community/cost-of-living-support/concessions/</p> <p>SA Concessions https://www.sa.gov.au/topics/employment-and-finance/financial-support/concessions-and-benefits/concessions</p> <p>TAS Concession Finder http://www.concessions.tas.gov.au/</p> <p>VIC Concessions Finder http://www.dhs.vic.gov.au/for-individuals/financial-support/concessions</p> <p>WA Concession Finder http://www.concessions.wa.gov.au/Pages/default.aspx</p>

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EDUCATION

Question 1	Question 2	Weblinks
Are you studying? If 'yes', go to Question 2.	Do you need information about childcare fees?	Assistance http://www.humanservices.gov.au/customer/subjects/assistance-with-child-care-fees
	Do you know about government concessions?	Concession finder http://www.australia.gov.au/content/government-concessions-states-and-territories
	Do you know about the \$500 matched savings plan?	Adds Up http://goodshepherdmicrofinance.org.au/services/addsup-matched-savings-plan Saver Plus https://www.youtube.com/watch?v=c8nhuF8amx8 Saver Plus http://www.anz.com.au/personal/bank-accounts/help-select-account/concession-card-holders/saver-plus/
Do you have children at school? If 'yes', go to Question 2.	Do you need information about school-based assistance?	National Assistance for Isolated Children Scheme http://www.humanservices.gov.au/customer/services/centrelink/assistance-for-isolated-children Financial Assistance State-by-State http://www.aussieeducator.org.au/education/financial/support.html Schoolkids bonus http://www.humanservices.gov.au/customer/services/schoolkids-bonus Variety Club https://www.variety.org.au/nsw/How-we-help-/Apply-for-Assistance1/ QLD Financial Assistance http://education.qld.gov.au/parents/school-life/financial-assist.html Children with a Disability http://raisingchildren.net.au/articles/disability_financial_support.html/context/1296

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Question 1	Question 2	Weblinks
		<p>VIC Aboriginal Support http://www.education.vic.gov.au/school/parents/pages/aboriginalsupport.aspx State School Relief Uniform Assistance https://www.ssr.net.au/</p>

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LOANS & DEBTS

Question 1	Question 2	Weblinks
Do you have any loans? If 'yes', go to Question 2.	Do you need information about personal loans?	Personal Loans – Money Smart https://www.moneySMART.gov.au/borrowing-and-credit/other-types-of-credit/personal-loans
	Do you need information about loans from family and friends?	Loans Involving Family and Friends – Money Smart https://www.moneySMART.gov.au/borrowing-and-credit/borrowing-basics/loans-involving-family-and-friends
Do you have any other debts? If 'yes', go to Question 2.	Do you need information about managing debt?	Financial Counselling – Money Smart https://www.moneySMART.gov.au/managing-your-money/managing-debts/financial-counselling Negotiating a Payment Plan – Money Smart https://www.moneySMART.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating Unmanageable Debt – Where to Get Help? https://www.youtube.com/watch?v=QuS1KzvXrV4 How can a financial counsellor help? https://www.youtube.com/watch?v=_yO-tF9itv4
	Do you need information about managing a rental contract?	Financial Counselling – Money Smart https://www.moneySMART.gov.au/managing-your-money/managing-debts/financial-counselling Negotiating a Payment Plan – Money Smart https://www.moneySMART.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating Unmanageable Debt – Where to Get Help? https://www.youtube.com/watch?v=QuS1KzvXrV4 How can a financial counsellor help? https://www.youtube.com/watch?v=_yO-tF9itv4

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Question 1	Question 2	Weblinks
	Do you need information about payday loans?	Payday Loans Calculator – Money Smart https://www.moneySMART.gov.au/borrowing-and-credit/other-types-of-credit/payday-loans
	Do you need information about credit card debt?	Credit Card Calculator – Money Smart https://www.moneySMART.gov.au/tools-and-resources/calculators-and-apps/credit-card-calculator
	Do you need information about managing fines?	Trouble with Fines – Money Smart https://www.moneySMART.gov.au/managing-your-money/managing-debts/trouble-with-debt/problems-paying-your-fines

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MONEY TRAPS

Question	Weblinks
Are you aware of the financial traps with funeral insurance?	Paying for Your Funeral – Money Smart https://www.moneySMART.gov.au/life-events-and-you/over-55s/paying-for-your-funeral Do you need funeral insurance? – Choice https://www.choice.com.au/money/insurance/life/articles/funeral-insurance Funeral Insurance Premiums – Seniors Australia http://www.seniorau.com.au/index.php/more-seniorau-news/2171-pay-140000-in-funeral-insurance-premiums
Are you aware of the financial traps with rental contracts?	Rent to Buy – Rent to Get Ripped Off! – Money Smart https://www.moneySMART.gov.au/tools-and-resources/calculators-and-apps/rent-vs-buy-calculator
Are you aware of the financial traps with payday loans?	Payday Loans Calculator – Money Smart https://www.moneySMART.gov.au/borrowing-and-credit/other-types-of-credit/payday-loans