

LET'S TALK ABOUT... Financial Wellbeing Guide

Use this checklist to write useful information and weblinks for clients to use at a later date.

| <i>LET'S TALK ABOUT</i> | | | Notes, help lines, web links etc. |
|-------------------------|---|--|-----------------------------------|
| HOUSING | Do you live in Public Housing? | Is your rent in arrears? | |
| | | Does your home need repairs? | |
| | | Do you know about contents insurance? | |
| | | Do you know your rights as a public tenant? | |
| | Do you have private rental? | Is your rent in arrears? | |
| | | Are repairs needed? | |
| | | Do you know about contents insurance? | |
| | | Do you know about your rights as a private tenant? | |
| | Do you have a mortgage? | Are you falling behind with the payments? | |
| | | Are you in arrears with the rates? | |
| | | Do you know about the advantages of home and contents insurance? | |
| | | Do you need assistance with home modifications? | |
| BILLS | 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? | |
| | Do you have any rent-to-buy contracts? | Would you like to calculate how much a rental product will cost you? | |
| | | Do you know that a NILS loan can be used to purchase goods instead of renting goods? | |

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| | | Do you know about budget tools? | |
| | | Did you know that financial counsellors are free and can help you with debts? | |
| | Do you use pay day loans? | Do you know how much the loan will really cost? | |
| | | Do you know about budget tools? | |
| | | Did you know that financial counsellors are free and can help you with debts? | |
| SPENDING | Do you sometimes have to go without food because your money has run out? | Do you know where to go for food vouchers? | |
| | Does someone else tell you how to spend your money? | Do you know about financial abuse? | |
| | | Do you know about elder abuse? | |
| TRANSPORT | Do you use public transport? | Do you need information about transport concessions? | |
| | Do you have a car? | Would you like information about car insurance? | |
| | | Would you like information about help with registration? | |
| MEDICAL | Do you have difficulty paying medical costs? | Do you know about concessions or other ways to pay medical costs? | |
| EDUCATION | Are you studying? | Do you need information about childcare? | |
| | | Do you know about Government concessions? | |
| | | Do you know about the \$500 matched savings plan? | |
| | Do you have children at school? | Do you need information about school-based assistance? | |

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| LOANS & DEBTS | Do you have any loans? | Do you need information about personal loans? | |
| | | Do you need information about loans from family and friends? | |
| | Do you have any other debts? | Do you need information about managing debts? | |
| | | 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? | | |
| MONEY TRAPS | Are you aware of the financial traps with funeral insurance? | Paying for your funeral | |
| | | Do you need funeral insurance? | |
| | | Funeral insurance premiums | |
| | Are you aware of the financial traps with rental contracts? | Rent to buy or rent to get ripped off | |
| Are you aware of the financial traps with payday loans? | Payday loans calculator | | |

OTHER INFORMATION
