

# LET'S TALK ABOUT *Client Interview 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

<b>Housing</b>		<b>✓If Information is required</b>	<b>Page</b>
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
<b>Paying bills</b>		<b>✓If Information is required</b>	<b>Page</b>
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
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

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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
<b>Spending</b>		<b>✓If Information is required</b>	<b>Page</b>
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
<b>Transport</b>		<b>✓If Information is required</b>	<b>Page</b>
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
<b>Medical</b>		<b>✓If Information is required</b>	<b>Page</b>
Do you have difficulty paying medical costs?	Do you know about concessions or other ways to pay medical costs?		23
<b>Education</b>		<b>✓If Information is required</b>	<b>Page</b>
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
<b>Loans &amp; Debts</b>		<b>✓If Information is required</b>	<b>Page</b>
Do you have any loans?	Do you need information about personal loans? Do you need information about loans from family and friends?		26

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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
<b>Money traps</b>		<b>✓ If Information is required</b>	<b>Page</b>
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><b>National</b>            Financial Counselling            1800 007 007  <a href="http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor">http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor</a>            National Rental Affordability Scheme  <a href="http://www.housing.wa.gov.au/housingoptions/rentaloptions/nras/Pages/default.aspx">http://www.housing.wa.gov.au/housingoptions/rentaloptions/nras/Pages/default.aspx</a>            Help with debt – Negotiating a Payment Plan  <a href="https://www.moneysmart.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating">https://www.moneysmart.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating</a>            Rent Assistance  <a href="http://www.humanservices.gov.au/customer/services/centrelink/rent-assistance">http://www.humanservices.gov.au/customer/services/centrelink/rent-assistance</a></p> <p><b>ACT</b>            Rent Arrears  <a href="http://www.communityservices.act.gov.au/hcs/publications/fact_sheets/rent-arrears">http://www.communityservices.act.gov.au/hcs/publications/fact_sheets/rent-arrears</a></p> <p><b>NSW</b>            Rent Arrears  <a href="http://www.housing.nsw.gov.au/Living+in+Public+Housing/Rent+and+Other+Charges/#Rental%20Arrears">http://www.housing.nsw.gov.au/Living+in+Public+Housing/Rent+and+Other+Charges/#Rental%20Arrears</a></p> <p><b>NT</b>            Debt Management  <a href="http://www.housing.nt.gov.au/public_housing/living_in_public_housing/rent_and_other_charges/debt_management">http://www.housing.nt.gov.au/public_housing/living_in_public_housing/rent_and_other_charges/debt_management</a></p> <p><b>QLD</b>            Rent Arrears  <a href="https://www.rta.qld.gov.au/Managing/Open-house-community-support-workers-newsletter/May-2015/Rent-arrears">https://www.rta.qld.gov.au/Managing/Open-house-community-support-workers-newsletter/May-2015/Rent-arrears</a></p> <p><b>SA</b></p>

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

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

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



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

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

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

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Question 1	Question 2	Websites
		<p>Fact Sheets  <a href="http://www.consumeraffairs.nt.gov.au/ForConsumers/EasyEnglishFactSheets/Pages/default.aspx">http://www.consumeraffairs.nt.gov.au/ForConsumers/EasyEnglishFactSheets/Pages/default.aspx</a></p> <p><b>SA</b>            Tenant Advice  <a href="http://www.tenanthelp.com.au/sa">http://www.tenanthelp.com.au/sa</a></p> <p><b>TAS</b>            Tenants' Union of Tasmania  <a href="http://tutas.org.au/">http://tutas.org.au/</a></p> <p><b>QLD</b>            Tenants Advice  <a href="http://tenantsqld.org.au/need-advice/">http://tenantsqld.org.au/need-advice/</a>            Indigenous Fact Sheets  <a href="http://tenantsqld.org.au/info-for-tenants/indigenous-fact-sheets/">http://tenantsqld.org.au/info-for-tenants/indigenous-fact-sheets/</a>            Starting a Tenancy  <a href="https://www.youtube.com/watch?v=mKnXWpuhskc">https://www.youtube.com/watch?v=mKnXWpuhskc</a>            Rights During a Tenancy  <a href="https://www.youtube.com/watch?v=yOOLeoLvPLs">https://www.youtube.com/watch?v=yOOLeoLvPLs</a>            Rights When Ending a Tenancy  <a href="https://www.youtube.com/watch?v=bMdKlaNet8k">https://www.youtube.com/watch?v=bMdKlaNet8k</a></p> <p><b>VIC</b>            Tenants Union Victoria  <a href="https://www.tuv.org.au/">https://www.tuv.org.au/</a></p> <p><b>WA</b>            Tenancy WA  <a href="http://www.tenancywa.org.au/">http://www.tenancywa.org.au/</a>            Tenants' Tool Box  <a href="http://www.housing.wa.gov.au/currenttenants/tenanttoolbox/Pages/default.aspx">http://www.housing.wa.gov.au/currenttenants/tenanttoolbox/Pages/default.aspx</a></p>
<p>Do you have a mortgage?            If 'yes', go to</p>	<p>Are you falling behind with the payments?</p>	<p><b>National</b>            Financial Hardship Teams for Banks  <a href="http://www.doingittough.info/Your-Bank-s-Hardship-Team">http://www.doingittough.info/Your-Bank-s-Hardship-Team</a>            Problems Paying Your Mortgage – Money Smart</p>

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Question 1	Question 2	Websites
Question 2.		<p><a href="https://www.moneysmart.gov.au/managing-your-money/managing-debts/problems-paying-your-mortgage">https://www.moneysmart.gov.au/managing-your-money/managing-debts/problems-paying-your-mortgage</a>  Mortgage Stress Handbook  <a href="http://www.legalaid.nsw.gov.au/publications/factsheets-and-resources/mortgage-stress-handbook/11.-mortgage-assistance">http://www.legalaid.nsw.gov.au/publications/factsheets-and-resources/mortgage-stress-handbook/11.-mortgage-assistance</a>  Mortgage Trouble Money Smart  <a href="https://www.youtube.com/watch?v=FJPYZgXrHfQ">https://www.youtube.com/watch?v=FJPYZgXrHfQ</a></p> <p><b>ACT</b>  Mortgage Relief  <a href="http://www.revenue.act.gov.au/home-buyer-assistance/mortgage-relief">http://www.revenue.act.gov.au/home-buyer-assistance/mortgage-relief</a></p> <p><b>NSW</b>  Mortgage Assistance  <a href="http://www.nsw.gov.au/about-nsw/your-home">http://www.nsw.gov.au/about-nsw/your-home</a></p> <p><b>QLD</b>  Financial Help  <a href="http://www.qld.gov.au/housing/buying-owning-home/mortgage-relief-loan/">http://www.qld.gov.au/housing/buying-owning-home/mortgage-relief-loan/</a></p> <p><b>VIC</b>  Mortgage Relief Scheme  <a href="http://www.housing.vic.gov.au/financial-help-home-owners">http://www.housing.vic.gov.au/financial-help-home-owners</a></p> <p><b>WA</b>  Home Buyers and Builders  <a href="https://www.wa.gov.au/information-about/housing-property/home-buyers-builders">https://www.wa.gov.au/information-about/housing-property/home-buyers-builders</a></p>
	Are you in arrears with rates?	<p><b>National</b>  Negotiating a payment plan – Money Smart  <a href="https://www.moneysmart.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating">https://www.moneysmart.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating</a></p> <p><b>VIC</b>  Home Owner and Renter Support  <a href="http://www.dhs.vic.gov.au/for-individuals/financial-support/home-owner-and-renter-support">http://www.dhs.vic.gov.au/for-individuals/financial-support/home-owner-and-renter-support</a></p> <p><b>QLD</b></p>

# LET'S TALK ABOUT

## Client Interview Guide

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

# LET'S TALK ABOUT

## Client Interview Guide

### 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><b>National</b>            Concessions State-by-State  <a href="http://www.australia.gov.au/content/government-concessions-states-and-territories">http://www.australia.gov.au/content/government-concessions-states-and-territories</a>            Energy Concessions  <a href="http://www.energyaustralia.com.au/residential/bills-and-accounts/manage-your-account/update-concession-details">http://www.energyaustralia.com.au/residential/bills-and-accounts/manage-your-account/update-concession-details</a></p> <p><b>ACT</b>            Concessions and Assistance  <a href="http://www.assistance.act.gov.au/">http://www.assistance.act.gov.au/</a></p> <p><b>NSW</b>            Energy Concessions and Rebates  <a href="http://www.energyaustralia.com.au/residential/bills-and-accounts/manage-your-account/concessions-rebates/nsw">http://www.energyaustralia.com.au/residential/bills-and-accounts/manage-your-account/concessions-rebates/nsw</a>            Financial Support and Concessions  <a href="https://www.adhc.nsw.gov.au/individuals/financial_support_and_concessions">https://www.adhc.nsw.gov.au/individuals/financial_support_and_concessions</a></p> <p><b>QLD</b>            Concessions  <a href="http://www.qld.gov.au/community/cost-of-living-support/concessions/">http://www.qld.gov.au/community/cost-of-living-support/concessions/</a></p> <p><b>SA</b>            Concessions  <a href="https://www.sa.gov.au/topics/employment-and-finance/financial-support/concessions-and-benefits/concessions">https://www.sa.gov.au/topics/employment-and-finance/financial-support/concessions-and-benefits/concessions</a>            Energy Concessions  <a href="https://www.sa.gov.au/topics/employment-and-finance/financial-support/concessions-and-benefits/concessions/energy-bill-concessions">https://www.sa.gov.au/topics/employment-and-finance/financial-support/concessions-and-benefits/concessions/energy-bill-concessions</a></p> <p><b>TAS</b>            Concession Finder  <a href="http://www.concessions.tas.gov.au/">http://www.concessions.tas.gov.au/</a></p>

# LET'S TALK ABOUT

## Client Interview Guide

Question 1	Question 2	Websites
		<p><b>VIC</b>                      Concessions Finder  <a href="http://www.dhs.vic.gov.au/for-individuals/financial-support/concessions">http://www.dhs.vic.gov.au/for-individuals/financial-support/concessions</a>                      Financial Services and Concessions  <a href="http://www.whealth.com.au/documents/publications/is-financial_resources.pdf">http://www.whealth.com.au/documents/publications/is-financial_resources.pdf</a></p> <p><b>WA</b>                      Concession Finder  <a href="http://www.concessions.wa.gov.au/Pages/default.aspx">http://www.concessions.wa.gov.au/Pages/default.aspx</a>                      Water Bills Concession  <a href="https://www.watercorporation.com.au/my-account/i-want-to/apply-for-a-concession">https://www.watercorporation.com.au/my-account/i-want-to/apply-for-a-concession</a></p>
	Do you know about bill smoothing?	Managing on a Low Income – Money Smart <a href="https://www.moneysmart.gov.au/managing-your-money/budgeting/managing-on-a-low-income">https://www.moneysmart.gov.au/managing-your-money/budgeting/managing-on-a-low-income</a>
	Would you like help with your budget?	Budget Planner – Money Smart <a href="https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner">https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner</a>
	Did you know that financial counselling are free and can help you with debts?	Financial Counselling 1800 007 007 <a href="http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor">http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor</a>  How Can a Financial Counsellor help? <a href="https://www.youtube.com/watch?v=_yO-tF9itv4">https://www.youtube.com/watch?v=_yO-tF9itv4</a>
Do you have any rent-to-buy contracts?  If 'yes', go to Question 2.	Would you like to calculate how much renting will cost?	Rent vs Buy Calculator – Money Smart <a href="https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/rent-vs-buy-calculator">https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/rent-vs-buy-calculator</a>
	Did you know that No Interest Loans	NILS Video <a href="http://www.9jumpin.com.au/show/today/videos/4187618717001/">http://www.9jumpin.com.au/show/today/videos/4187618717001/</a>



# LET'S TALK ABOUT

## Client Interview Guide

Question 1	Question 2	Websites
	(NILS) can be used to purchase goods instead of renting goods?	
	Do you know about budget tools?	Budget Planner – Money Smart <a href="https://www.moneySMART.gov.au/tools-and-resources/calculators-and-apps/budget-planner">https://www.moneySMART.gov.au/tools-and-resources/calculators-and-apps/budget-planner</a>
	Did you know that financial counselling is free and can help with debts?	Financial counselling 1800 007 007 <a href="http://www.financialcounsellingaustralia.org.au/Home">http://www.financialcounsellingaustralia.org.au/Home</a>  How Can a Financial Counsellor Help? <a href="https://www.youtube.com/watch?v=_yO-tF9itv4">https://www.youtube.com/watch?v=_yO-tF9itv4</a>
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 <a href="https://www.moneySMART.gov.au/tools-and-resources/calculators-and-apps/payday-loan-calculator">https://www.moneySMART.gov.au/tools-and-resources/calculators-and-apps/payday-loan-calculator</a>
	Do you know about budget tools?	Budget Planner – Money Smart <a href="https://www.moneySMART.gov.au/tools-and-resources/calculators-and-apps/budget-planner">https://www.moneySMART.gov.au/tools-and-resources/calculators-and-apps/budget-planner</a>
	Did you know that financial counselling is free and can help with debts?	Financial Counselling 1800 007 007 <a href="http://www.financialcounsellingaustralia.org.au/Home">http://www.financialcounsellingaustralia.org.au/Home</a>  How Can a Financial Counsellor Help? <a href="https://www.youtube.com/watch?v=_yO-tF9itv4">https://www.youtube.com/watch?v=_yO-tF9itv4</a>

# LET'S TALK ABOUT

## Client Interview Guide

### SPENDING

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

# LET'S TALK ABOUT

## Client Interview Guide

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

# LET'S TALK ABOUT Client Interview Guide

## 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><b>ACT</b> Transport and Registration <a href="http://www.assistance.act.gov.au/transport_and_registration">http://www.assistance.act.gov.au/transport_and_registration</a></p> <p><b>NSW</b> Concessions <a href="http://www.transport.nsw.gov.au/customers/concessions">http://www.transport.nsw.gov.au/customers/concessions</a> Train Concessions <a href="http://www.nswtrainlink.info/book/concessions/pensioners">http://www.nswtrainlink.info/book/concessions/pensioners</a></p> <p><b>NT</b> Subsidised Travel <a href="http://www.transport.nt.gov.au/public/fares-concessions-and-subsidised-travel">http://www.transport.nt.gov.au/public/fares-concessions-and-subsidised-travel</a> Taxi Subsidy <a href="http://www.transport.nt.gov.au/taxi/taxi-subsidy-scheme">http://www.transport.nt.gov.au/taxi/taxi-subsidy-scheme</a> Concessions <a href="http://www.carersnt.asn.au/concessions-information">http://www.carersnt.asn.au/concessions-information</a> Pensioner and Carer Concessions <a href="http://www.health.nt.gov.au/NT_Pensioner_and_Carer_Concession_Scheme_NTPCCS/index.aspx">http://www.health.nt.gov.au/NT_Pensioner_and_Carer_Concession_Scheme_NTPCCS/index.aspx</a></p> <p><b>QLD</b> Transport Concessions <a href="https://www.qld.gov.au/community/cost-of-living-support/transport-concessions/">https://www.qld.gov.au/community/cost-of-living-support/transport-concessions/</a></p> <p><b>SA</b> Transport Concessions <a href="http://www.sa.gov.au/topics/employment-and-finance/financial-support/concessions-and-benefits/concessions/transport-concessions">http://www.sa.gov.au/topics/employment-and-finance/financial-support/concessions-and-benefits/concessions/transport-concessions</a> Concessions <a href="http://www.dcsi.sa.gov.au/concessions">http://www.dcsi.sa.gov.au/concessions</a></p> <p><b>VIC</b> Concessions <a href="http://www.dhs.vic.gov.au/concessions">http://www.dhs.vic.gov.au/concessions</a></p>

# LET'S TALK ABOUT

## Client Interview Guide

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

# LET'S TALK ABOUT Client Interview Guide

## MEDICAL

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

# LET'S TALK ABOUT

## Client Interview Guide

### EDUCATION

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

# LET'S TALK ABOUT

## Client Interview Guide

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



# LET'S TALK ABOUT

## Client Interview Guide

### 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 <a href="https://www.moneysmart.gov.au/borrowing-and-credit/other-types-of-credit/personal-loans">https://www.moneysmart.gov.au/borrowing-and-credit/other-types-of-credit/personal-loans</a>
	Do you need information about loans from family and friends?	Loans Involving Family and Friends – Money Smart <a href="https://www.moneysmart.gov.au/borrowing-and-credit/borrowing-basics/loans-involving-family-and-friends">https://www.moneysmart.gov.au/borrowing-and-credit/borrowing-basics/loans-involving-family-and-friends</a>
Do you have any other debts?  If 'yes', go to Question 2.	Do you need information about managing debt?	Financial Counselling – Money Smart <a href="https://www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling">https://www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling</a> Negotiating a Payment Plan – Money Smart <a href="https://www.moneysmart.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating">https://www.moneysmart.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating</a> Unmanageable Debt – Where to Get Help? <a href="https://www.youtube.com/watch?v=QuSIKzvXrV4">https://www.youtube.com/watch?v=QuSIKzvXrV4</a> How can a financial counsellor help? <a href="https://www.youtube.com/watch?v=_yO-tF9itv4">https://www.youtube.com/watch?v=_yO-tF9itv4</a>
	Do you need information about managing a rental contract?	Financial Counselling – Money Smart <a href="https://www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling">https://www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling</a> Negotiating a Payment Plan – Money Smart <a href="https://www.moneysmart.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating">https://www.moneysmart.gov.au/managing-your-money/managing-debts/dealing-with-debt-collectors#negotiating</a> Unmanageable Debt – Where to Get Help? <a href="https://www.youtube.com/watch?v=QuSIKzvXrV4">https://www.youtube.com/watch?v=QuSIKzvXrV4</a> How can a financial counsellor help? <a href="https://www.youtube.com/watch?v=_yO-tF9itv4">https://www.youtube.com/watch?v=_yO-tF9itv4</a>

# LET'S TALK ABOUT

## Client Interview Guide

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

# LET'S TALK ABOUT

## Client Interview Guide

### MONEY TRAPS

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