

Money Talks

Starting conversations about money in the G21 region

WHO IS IT FOR?

This resource is intended for use by frontline workers who support clients experiencing, or at risk of financial hardship or crisis. The information and links are useful for and can be shared directly with clients, or anyone in the community who is experiencing financial stress themselves, or anyone who is supporting someone experiencing financial stress.

Navigating and accessing relevant information and knowing the right places to go for help can be difficult, whether you are trying to find out for yourself or for someone you are supporting. Hopefully this resource can help!



HOW TO HAVE CONVERSATION



IDENTIFYING FINANCIAL HARDSHIP

WHY WAS IT DEVELOPED?

“Money Talks” is part of a partnership between the Give Where You Live Foundation and Geelong Community Foundation to increase understanding and use of available resources and assistance that can assist in building financial capability – for both the community sector and clients. The demand on financial counselling and financial capability services in the G21 region is extremely high. “Money Talks” exists to support clients who may be experiencing a long wait time to see a financial counsellor and sliding further into financial crisis, by supporting the skills and knowledge of frontline workers from across the service sector. This resource was produced by Research and Advisory, Good Shepherd in December 2021, and has been co-designed with financial counsellors and frontline workers to provide information and steps that can be taken to address and prevent financial hardship.

HOW TO USE IT

- Use the menu to find the topic of relevance to you
- Each topic can be understood on its own. The sections do not need to be reviewed in order, or in conjunction with any other section.
- Some sections contain activities for you to complete to help you embed the information being presented into your knowledge bank and practice.
- Some pages contain tips for workers however the majority of the resource is written so it can be shared with clients.
- Each page is designed so you can print off for your clients

The resource is divided into two key sections:

URGENT MONEY MATTERS

- What to do and who to call if a person is struggling to pay:
 - Electricity, gas & water bills
 - Mobile phone & internet bills
 - Debt repayments
 - Rent
 - Mortgage
- What to do when you are having trouble paying any of above
- Guides on what to say to lenders, utility and telco companies

EVERYDAY MONEY MATTERS

- Talking about money with clients
- Identifying financial hardship
- Creating a money plan/budget
- Strategies to stretch a low income
- Tips to reduce energy use
- Gambling harm
- Payday loans
- Buy Now Pay Later
- Financial Abuse
- Dealing with Centrelink

HELPFUL PAGES TO GIVE TO CLIENTS

- [Preparing for a financial counselling appointment](#)
- [What to DO when you are having trouble paying](#)
- [What to SAY when calling about trouble paying](#)
- [52 Week Savings Challenge](#)
- [Free ways to reduce your energy use now](#)
- [What you need to know about payday loans](#)

Useful Resources



National Debt Helpline
[1800 007 007](tel:1800007007)



Suicide Prevention 24hr
[131 114](tel:131114)



Mental Health support 24hr
[1300 224 636](tel:1300224636)



Sexual & Family violence support 24hr
[1800 737 732](tel:1800737732)



Online resources & info