

SUPPORT SERVICES IN THE G21 REGION

FINANCIAL COUNSELLING SERVICES

Financial counsellors support people in financial difficulty and crisis, including exploring options and consequences when dealing with debt, hardship variation requests and bankruptcy.

Service	Contact	Speciality/ related services	Catchment/ further info
<u>Colac Area Health</u>	<u>03 52325100</u> or <u>03 5232 5183</u> <u>rmahoney@cah.vic.gov.au</u> or <u>03 5232 5121</u> <u>jbrauer@cah.vic.gov.au</u>	<ul style="list-style-type: none"> Financial counselling 	Colac Otway Shire, Corangamite Shire
<u>Meli</u>	<u>03 5226 8900</u> <u>intake@bethany.org.au</u>	<ul style="list-style-type: none"> Gambling 	Geelong, Surf Coast, Bellarine, Winchelsea, Colac
<u>Better Place Australia</u>	<u>1800 639 523</u> <u>enquiry@betterplace.com.au</u>	<ul style="list-style-type: none"> Financial Capability Financial Counselling 	Entire region
<u>Cultura</u>	<u>1800 512 341</u> <u>fcintake@cultura.org.au</u> Housing: <u>taapbarwon@cultura.org.au</u>	<ul style="list-style-type: none"> Generalist service Additional specialist services covering Family Violence, Gambling and Prison work 	Barwon region
<u>The Salvation Army Moneycare</u>	<u>1800 722 363</u> <u>moneycare@salvationarmy.org.au</u>	<ul style="list-style-type: none"> Financial Counselling 	Geelong & surrounds, Surf Coast, Queenscliff, Golden Plains South.



WHAT'S THE DIFFERENCE BETWEEN FINANCIAL COUNSELLING AND FINANCIAL CAPABILITY SUPPORT?

FINANCIAL CAPABILITY SERVICES

Financial capability workers support people wanting to improve their money management skills and get information and access to entitlements and hardship programs.

Service	Contact	Speciality / Related Services	Catchment/ Further info
<u>The Salvation Army Moneycare</u>	<u>Online financial capability program – You're the Boss</u>		Geelong & surrounds, Surf Coast, Queenscliff, Golden Plains South.

Service	Contact	Speciality / Related Services	Catchment/ Further info
<u>Better Place Australia</u>	1800 639 523 enquiry@betterplace.com.au	<ul style="list-style-type: none"> • Financial Capability • Financial Counselling 	Entire region
<u>Good Money</u>	1300 770 550 geelong@goodmoney.com.au	<ul style="list-style-type: none"> • No Interest Loans for Essential items • No Interest Loans for Vehicles 	<u>Download the brochure</u> 104 Moorabool Street, Geelong Hours Mon- Fri 9:30 – 4:30, walk ins preferred.
<u>Volunteering Geelong</u>	03 52211377 info@volunteeringgeelong.org.au	<ul style="list-style-type: none"> • Financial literacy support • Financial mentoring 	<u>Financial Capability Program</u>

OTHER EMERGENCY RELIEF

Service	Contact	Specialty / Related Services	Catchment/ Further info
<u>Meli</u>	03 5226 8900 Monday mornings 9am	<ul style="list-style-type: none"> • low and fixed-income in financial crisis, in need of short term immediate assistance 	Contact for appointment
<u>Catholic Care</u>	1800 123 228 Select option 1	<ul style="list-style-type: none"> • financial and/or material aid for struggling families and individuals 	Mon-Weds 9:30am-11:30am
<u>Red Cross – Migration Emergency Relief</u>	EHSP Hotline: 1800 855 240 vicer@redcross.org.au	<ul style="list-style-type: none"> • people holding temporary and provisional visas + people who may not currently hold a valid visa • zero or limited income, savings or community support 	Financial support for temporary visa holders, people seeking asylum and people with an uncertain visa status to help meet their basic needs.
<u>The Salvation Army</u>	Women's Services: 03 5223 5400 35 Myers Street, Geelong 03 5223 5400	<ul style="list-style-type: none"> • Crisis Accommodation – un-partnered women 18+ • Family violence packages • Youth Private Rental Access • Young Parent's Outreach – 15-24 	
<u>The Salvation Army</u>	Doorways: 03 5223 9200 26-28 Bellerine Street GEELONG	<ul style="list-style-type: none"> • Emergency Relief • Financial Counselling • Counselling • Case Management 	Greater Geelong area From South of Church Street/Ballararat Road Monday-Friday 9am to 3pm
<u>The Salvation Army</u>	Doorways Northern Suburbs PAL	Emergency Relief – Phone Assistance Line 03 8873 5288 Case Management onsite	9am – 4pm Monday- Friday Case Management: 2 days per week- tba

Service	Contact	Specialty / Related Services	Catchment/ Further info
<u>Uniting</u>	<p>03 5278 8492 Barwon-Admin@vt.uniting.org 10 Wendover Avenue, Norlane</p> <p>03 4210 1100 Barwon-Admin@vt.uniting.org 272 Torquay Rd, Grovedale</p>	<ul style="list-style-type: none"> • Food • Personal care items • Material aid • Food vouchers and food relief • Links to other services. 	<p>Norlane Hours: Tuesday, Wednesday and Thursday 9.30am - 1pm Grovedale Hours: Monday, Wednesday and Friday. Greater Geelong Hours: Monday, Wednesday, Friday 9:30-12pm</p>

EMERGENCY FOOD RELIEF

Service	Contact	Speciality / Related Services
<u>Feed Geelong</u>	<p>03 5229 4364 feedgeelong@givewhereyoulive.com.au</p>	See updated food relief info here
<u>Geelong Foodshare</u>	<p>Social Supermarket locations: 1 Little Smythe Street, Geelong 10am-3pm Mon, Wed, Fri 37-41 Morgan St, North Geelong 10am-3pm Mon, Weds, Fri 10am-7pm Tues, Thurs 9am-12.30pm Sat 03 5278 6588 admin@geelongfoodshare.org</p>	Via voucher only: to access food vouchers see partners and contact details here
<u>Feed Me Bellarine</u>	<p>0422 798 791 feedmebellarine@gmail.com</p>	Request food help via this form

SUPPORT/ADVOCACY AROUND CENTRELINK

Service	Contact	Speciality / Related Services
<u>Barwon Community Legal Service</u>	<p>1300 430 599 bcls@barwoncls.org.au</p>	<ul style="list-style-type: none"> • Free legal advice and specialists in dealing with Centrelink issues
<u>Social Security Rights Victoria</u>	<p>Worker Help: 03 9481 0655 Legal Assistance: 03 9481 0355</p>	<ul style="list-style-type: none"> • Free legal services regarding social security and Centrelink matters for Victorians • Downloadable Factsheets • Toolkit to assist obtaining evidence for a Disability Services Pension (DSP) application • Download (DSP) Toolkit

Housing

Service	Contact	Speciality / Related Services
<u>Meli</u>	<u>03 5226 8900</u>	<ul style="list-style-type: none"> • Support for public housing + community housing renters.
<u>Cultura</u>	<u>taapbarwon@diversitat.org.au</u> <u>1800 512 341</u>	<ul style="list-style-type: none"> • Tenancy Assistance and Advice Program • Advice + assistance about private residential tenancy matters. • Advocacy at VCAT for low income earners + victims of family violence.
<u>SalvoConnect Barwon South west Region</u>	<u>03 5223 5461</u> 35 Myers Street GEELONG	<ul style="list-style-type: none"> • Private Rental Brokerage • Housing Establishment Funds • Homelessness Support • Family Violence Support Packages

OTHER ISSUES

Service	Contact	Speciality / Related Services
<u>Villamanta Disability Rights Legal Service</u>	<u>1800 014 111</u>	<ul style="list-style-type: none"> • Support with disability-related legal issues + referral.
<u>The Orange Door in Barwon</u>	<u>1800 312 820</u> <u>barwon@orangedoor.vic.gov.au</u>	<ul style="list-style-type: none"> • Women, children and young people's family violence services • Child and family services • Aboriginal services • Men's family violence services
<u>Sexual Assault & Family Violence Centre</u>	<u>03 5222 4318</u> <u>reception@safvcentre.org.au</u> <u>Anonymous webchat</u>	<ul style="list-style-type: none"> • support for sexual assault and family violence • information for professionals seeking advice • information on how to support a family member or friend

Role Clarity: Financial Capability Workers and Financial Counsellors

Financial counsellors and financial capability workers work closely together. This document explains the core skill set and focus for each profession and where there are overlaps.

Financial Capability Worker

Target client group

- People who want to improve money management skills
- People recovering from financial difficulty

Delivery

- Individual case work
- Group education sessions

Role

- Provide information, money management skills and coaching to help clients make better financial decisions and build financial resilience

Examples

- Delivery of financial literacy information, education and support
- Ongoing budgeting support to individuals
- Ongoing support around saving
- Help in accessing utility or telco hardship programs
- Help in accessing government concessions
- Help in accessing services eg filling in forms
- Information about financial rights
- Referral to financial counselling/ other community services

Boundaries: no go areas

- Legal advice

Financial Counsellor

Target client group

- Clients experiencing financial difficulty

Delivery

- Predominantly to individuals and families
- Community education

Role

- Provide information, support and advocacy to help clients overcome financial difficulty
- Identify marketplace problems which require a broader response (systemic advocacy)

Examples

- Assesses client's financial situation, including income and entitlements; whether debts are correct and legally owed
- Explore options and consequences with the client to address financial difficulty eg debt negotiations, waivers, bankruptcy
- Assistance in completing more complex documentation eg statement of affairs, letters to creditors
- Provide on-going support to the client

overlaps

- Identifying spending leaks and remedies
- Strategies to increase income
- Using tools like a personal money plan
- Provide appropriate referrals

Boundaries: no go areas

- Dealing with debts from banks or similar providers
- Provide advice about bankruptcy or debt recovery
- Provide advice about superannuation or insurance products

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