



This fact sheet is for residents whose tenancy was previously managed by Wentworth Community Housing. For more information, please visit our new website: linkwentworth.org.au

This factsheet has information that may assist you with managing your money. The important thing to remember is if you are having difficulties managing your money it is ok to ask for help. There are services that can help you manage debt, stay out of debt, and pay your bills on time and save money.

Budgeting

The best way to get control of your money is to first work out how much money you have coming in each week, and then work out how much you spend each week. (You can do this for a fortnight or a month if this works better for you). Then you can see what you need to do to make sure you don't spend more money than you have, this is called budgeting. It is a good idea to write down your essential expenses first – things like rent, food and bills. If you need help with budgeting you can speak to a financial counsellor.

Getting help with budgeting

A financial counsellor can help you with budgeting and other money matters.

What do financial counsellors do? Financial counsellors can:

- help you organise your financial information, design a personal budget and suggest ways to change and improve your financial situation
- see if you are eligible for any government assistance
- negotiate with your creditors (the people you owe money to)
- explain what your options are if you are in debt i.e. debt recovery procedures, bankruptcy and other alternatives

Some of the financial problems Financial Counsellors often deal with include:

- having more debt that you can manage
- negotiating with debt recovery agencies
- working with State Debt Recovery
- negotiating repayment plans for rental arrears
- phone, gas and electricity bills or debts
- unpaid fines

Financial Counseling Contacts

Wesley Credit Line Financial Counselling Services

Phone: (02) 4725 9288 or 1800 208 488 (Freecall)

MoneySmart

A useful website with a budget planner and lots of resources on savings, debt, budgeting. www.moneysmart.gov.au.

Paying your bills using Centrepay

One of the easiest ways to organise your bills and avoid financial problems is to arrange to pay your regular bills, such as rent, electricity, gas and phone direct from your Centrelink benefit.

You will need to check with your service providers to see if they participate in Centrepay. You can pay your rent to Link Wentworth using Centrepay, which will ensure your rent is paid on time.

For more information on Centrepay, visit the Centrelink website, call 13 24 68 or for a multilingual service call 13 12 02.



What if I can't pay my bills?

One option is to contact the organisations you owe money to (your creditors) and tell them you are having trouble making your payments. Try to negotiate an amount you can afford to pay. Another option is to speak to a financial counsellor. You may also be able to get some emergency assistance.

Emergency Relief

Emergency relief is funded by the Commonwealth Government. Under the scheme, people can get emergency help in the form of food vouchers, prescription vouchers, petrol vouchers, and emergency assistance for rent/accommodation, part payment of utility accounts (gas and electricity) and assistance for food and clothing.

Emergency Relief Assistance

Contact details for Emergency Relief in the Blue Mountains area are listed below and if they are unable to help you ask them to refer you to a different service:

Anglicare – Sustainable Living Program

Address: 91 Kurrajong Avenue Mount Druitt NSW 2770

Phone: (02) 8805 0900

St Vincent De Paul Windsor

Address: 256 George Street Windsor NSW 2756

Phone: (02) 4577 4880

Hawkesbury Community Services

Address: Cnr Brabyn & Macquarie Streets Windsor NSW 2756

Phone: (02) 4587 8091

Hawkesbury City Salvation Army

Address: 290 George Street Windsor NSW 2756

Phone: (02) 4577 8927 or (02) 4577 3889

Windsor District Baptist Church

Address: 739 George Street South Windsor NSW 2753

Phone: (02) 4574 2846

Home Power Savings Program

The Home Power Savings Program is a free service that can audit the energy use in your home and make suggestions for how you can save money on your power bills. You can also receive a free Home Power Savings kit that can help you make those changes in your home. For more information or to join the Home Power Savings Program, call 1300 662 416.



No Interest Loans Scheme (NILS) ®

Many low-income households have problems if they need to buy an essential household item, because they don't have savings and can't get affordable credit. No Interest Loans Schemes (NILS) can help you solve this problem.

A typical NILS loan would be for \$600-\$1000 for a washing machine, fridge or medical appliance. Loans are repaid over 12-15 months. NILS are run by local community groups such as Neighbourhood Centres or charities.

No Interest Loans Scheme Services

Anglicare Western Sydney NILS

Phone: 1800 644 556

About Unsecured Loans or "Payday Lenders"

There are many providers in the private market who offer unsecured loans – also known as "Payday" lenders with same day service from a loan officer. While they may be a source of short term emergency funds, these services can charge fees, and very high interest rates on your loan. This can cost you extra money in interest in the long run. Please think about exploring all other avenues for financial assistance before using private "Payday" lenders.

Energy Accounts Payment Assistance Scheme (EAPA)

The EAPA scheme assists in part payment of your utility bills. Contact the services below to see if you are eligible. You can read more about the emergency relief assistance for Energy Accounts Emergency Assistance Payment at www.energy.nsw.gov.au/customers/help

Assistance for Link Wentworth Tenants

If you are a Link Wentworth Tenant and you are having difficulty paying your rent or bills, please contact your Client Service Officer to discuss your options and get advice about what services may be able to help you.

If you need more information, please contact Link Wentworth on 9412 5111 or email enquiries@linkwentworth.org.au