



If you are having difficulty managing your money, it's OK to ask for help. In fact, we encourage it.

This fact sheet has been developed to provide information and resources that may assist you with managing your money. There are services that can help you manage debt, stay out of debt, pay your bills on time and save money.

There is also emergency relief assistance available in your local area, if you need immediate help with food

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.

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

Who you can call:

Wesley Credit Line Financial Counselling Services
(02) 4725 9288 or 1800 208 488 (Freecall)

Budgeting resources

MoneySmart is a useful website with a budget planner and lots of resources on savings, debt and budgeting. Type moneysmart.gov.au into your internet browser to access this website.

If you need help using your computer, please call 13 14 21 and our team will be happy to help you.



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 directly 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?

If you can't pay your bills, you can contact the organisations you owe money to (your creditors) and tell them you are having trouble making your payments. You will often be able 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 relief.

No Interest Loans Scheme (NILS) ®

If you need to buy an essential household item (such as a fridge or washing machine) but don't have the upfront money available, you can apply for a No Interest Loans Schemes (NILS). A typical NILS loan would be for \$600-\$1000. Loans are repaid over 12 to 15 months. NILS are run by local community groups such as Neighbourhood Centres or charities.

If you are comfortable using computers, type <https://www.service.nsw.gov.au/transaction/find-a-no-interest-loans-scheme-nils-provider> into your internet browser to find a NILS provider near you. You can also call 13 64 57 and someone will help you find a nearby provider.

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.

For general emergency relief, no matter where you live, you can contact the numbers listed below. These services will be able to direct you to help in your local area:

Salvation Army
1300 371 288

St Vincent de Paul
13 18 12
vinnies@vinnies.org.au

Wesley Mission
(02) 9263 5555

Service Seeker

If you are good with computers, you can also search for services online by typing www.serviceseeker.com.au into your browser.



Emergency Relief Assistance in your suburb

There are different emergency relief services available throughout Sydney, which can provide food vouchers, hampers, emergency accommodation and other support. Refer to the table below to find emergency relief assistance in your LGA.

LGA	Services available in the area
Hawkesbury	<p>Hawkesbury Community Services Cnr Brabyn & Macquarie Streets Windsor (02) 4587 8091</p> <p>Hawkesbury City Salvation Army 290 George Street Windsor (02) 4577 8927 or (02) 4577 3889</p> <p>Windsor District Baptist Church 739 George Street South Windsor (02) 4574 2846</p> <p>Hawkesburys Helping Hands Unit E/28 Walker St, South Windsor (02) 4577 7077</p>
Penrith	<p>Christ Mission Possible 51-57 Henry Street, Penrith 1300 435 728</p> <p>ReachOut NSW Australia Ltd 5 Coombes Ave Penrith 0452 457 945</p> <p>St Vincent Penrith Community Hub 7/308 High Street Penrith 1800 606 724</p> <p>Anglicare Penrith 114 Henry Street Penrith 8624 8600</p>
Blue Mountains & Lithgow	<p>Anglicare – Sustainable Living Program 17 Armstrong Street Wentworth Falls 0421 600 395</p> <p>Lawson Anglican Church 11-13 Honour Ave Lawson (02) 4759 1024</p> <p>Salvation Army Katoomba 35 Waratah Street Katoomba (02) 4782 5124</p>



	<p>St Hilda's Anglican Church 68 Katoomba Street Katoomba (02) 4782 9318</p> <p>Gateway Family Services Address: 70 Old Bathurst Road Blaxland Phone: (02) 4739 5963</p> <p>Christ Mission Possible Church of New Life Bureau Park, North Katoomba 0414 531 072</p> <p>Lithgow Community Projects 28 Main St, Lithgow 1800 664 996</p>
Blacktown	<p>Anglicare – Sustainable Living Program Address: 94 Kurrajong Avenue Mount Druitt Phone: (02) 8624 8600</p> <p>Mission Australia – Emergency Relief Blacktown Lot 28, 6 Ayres Grove Mt Druitt 1800 669 064 WesternSydney@missionaustralia.com.au</p> <p>ADRA Blacktown Level 3/24 Main Street, Blacktown (02) 9622 7188</p> <p>Carevan Blacktown LGA Lalor Park Community Hall Cnr Freeman Street & Northcott Road, Lalor Park info@carevanblacktown.org.au</p> <p>Christ Mission Possible Lalor Park Community Centre Freeman Street, Lalor Park NSW 0410 024 918</p>
Northern Beaches	<p>CatholicCare Broken Bay – Emergency Relief 20 Dale Street Brookvale 1800 324 924</p> <p>St Matthews Church, Manly 9977 6249 Mondays, 5-6pm</p> <p>Salvation Army Soup Kitchen – Northside Salvos 59 Pittwater Rd, Manly (02) 9977 1304</p> <p>The Community Pantry Northern Beaches</p>



	<p>The "Narrabeen Sharks" Clubhouse, Corner Pittwater Rd and Lake Parade, North Narrabeen (02) 9971 1048</p>
Ryde & Inner West	<p>Ryde Salvation Army Corner Lane Cove Road & Dobson Crescent Ryde, NSW 2112 (02) 9887 1147</p> <p>North Ryde Community Aid & Information Centre 4 Cutler Parade, North Ryde (02) 9888 3380</p> <p>Tzu Chi Foundation 20-22 Glen St, Eastwood (02) 9874 7666</p> <p>Mission Australia 31 Roslyn Street, Kings Cross (02) 9357 1144 EmergencyReliefProgram@missionaustralia.com.au</p>
Hornsby	<p>Fusion and The Dish 3 Jersey Street Hornsby (02) 9477 1110 sydneynorth.fusion.org.au</p> <p>Hornsby Connect Hornsby Youth & Family Community Centre Cnr Muriel & Burdett Streets, Hornsby 0403 290 420</p>

If you need more information, please contact Link Wentworth on 13 14 21 or email enquiries@linkwentworth.org.au

Do you need a translator?

TIS National provides access to phone and on-site interpreting services in over 150 languages.
Call 13 14 50.