









FINANCIAL SERVICES: SUPPORT DURING COVID-19

We offer a range of free, independent and confidential financial services to support people impacted by COVID-19.

PROGRAM	<p>EMERGENCY ASSISTANCE</p> 	<p>MAKING SENSE OF CENTS - BUDGET SUPPORT PROGRAM</p> 	<p>NO INTEREST LOANS (NILS)</p> 	<p>STEPUP LOANS</p> 
DETAILS	<p>Emergency assistance is currently being offered via phone assessment. The service operates from Monday to Friday.</p> <p>We can provide food, clothing and chemist vouchers, assistance with bills and expenses, and connect people to other services that can help.</p> <p>The service is available to people residing in metropolitan Adelaide in the north, south, east, city and hills areas.</p>	<p>A free service for people wanting assistance to:</p> <ul style="list-style-type: none"> • understand their money • create a budget that works • understand bills • learn tips and strategies to help save money • apply for grants and concessions. 	<p>No Interest Loans (NILS) are safe, fee-free, no interest loans for people on a low income that can be used for household items, medical and dental expenses, or education expenses such as computers and text books.</p> <p>There are some eligibility requirements such as income, length at current residence and capacity to repay.</p> <p>Speak to us about COVID-19 NILS!</p> <p>This loan is up to \$3000 for immediate financial relief for household products and bills.</p>	<p>NAB StepUP Loans are safe, fee-free, low interest unsecured personal loans between \$800 and \$3000 that can be repaid over three years.</p> <p>StepUP Loans can be held in joint names and can be used for personal, domestic or household purposes including:</p> <ul style="list-style-type: none"> • white goods • household furniture • computers • medical or dental expenses • house repairs • second-hand motor vehicles or vehicle repairs • vocational education fees.
CONTACT	<p>Phone 8202 5818 or text 0482 797 121 to receive a call back.</p> <p>Phone between 9am – 1pm to schedule a same-day appointment.</p>	<p>Phone 8202 5818 or email budgetprogram@unitingcommunities.org</p>	<p>Phone 8202 5818 or email budgetprogram@unitingcommunities.org</p>	<p>Phone 1800 615 677 (press option #3) or email fconduty@unitingcommunities.org</p>

PROGRAM	<p>FINANCIAL COUNSELLING</p> 	<p>ENERGY SERVICES – FREE HOME ENERGY ASSESSMENTS</p> 	<p>MONEY AND ME WORKSHOPS</p> 	<p>CONNECT ED WORKSHOPS</p> 
DETAILS	<p>Financial counselling services are free, independent and confidential, and provide information, support and advocacy to people in financial difficulty.</p> <p>All of our financial counsellors have a Diploma in Community Services (Financial Counselling) and are members of the SA Financial Counsellors Association Inc.</p> <p>We can help with:</p> <ul style="list-style-type: none"> • arrears on mortgages, school fees, or council rates • pending disconnections • credit card debt • debt recovery and court action • consumer rights negotiating • bankruptcy information and alternatives 	<p>FREE energy assessments offered over the phone.</p> <p>The service is available to anyone who would like to keep their electricity, gas, water and telecommunications usage as low as possible.</p>	<p>Money and Me Financial Education Program</p> <p>This program aims to explore the relationship people have with money, and how the choices we make can impact upon our financial wellbeing.</p> <p>Sessions run for approximately one hour and can be tailored to focus on two or three topics depending on client needs. We can cover some or all of the following topics:</p> <ul style="list-style-type: none"> • Attitudes towards money • Spending wisely • Financial goals • Budgeting • Debt traps • Cutting costs around the home • Financial stress and pressure • Hardship options, concessions and assistance 	<p>ConnectEd Utilities Program</p> <p>Information sessions on electricity, gas, water and telecommunications.</p> <p>Topics covered include:</p> <ul style="list-style-type: none"> • Saving energy in the home • Understanding running costs • Reading energy bills • How to find a better deal • What to do if I can't pay my bill • Solar, smart meters and new tariffs • Hardship options, concessions and assistance • Basic budgeting
CONTACT	<p>Phone 1800 615 677 (press option #3) or 8202 5840 or email fconduty@unitingcommunities.org</p>	<p>Phone 8202 5128 or email connected@unitingcommunities.org</p> <p>Please include the following information:</p> <ul style="list-style-type: none"> • name • address • phone number • energy retailer • query 	<p>Phone 1800 615 677 (press option #3) or email MoneyAndMe@unitingcommunities.org</p>	<p>Phone 8202 5128 or email connected@unitingcommunities.org</p>