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# STRETCHING the DOLLAR

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## Introduction

Good Shepherd Youth & Family Service's mission is shaped by our inheritance of the vision, courage and audacity of St. Mary Euphrasia Pelletier and the Good Shepherd tradition she began. Ours is a vision of promoting a world of justice and peaceful co-existence. Ours is the courage to embrace wholeheartedly innovative and creative ways of enabling people of all cultural, religious and social backgrounds to enjoy the fullness of life, which is the right of every human being. Ours is the inheritance to boldly challenge those structures and beliefs that diminish human dignity. We work to ensure the value of every human being, the communities that enable us all to thrive and the integrity of the environment that guarantees both.

Good Shepherd Financial Counsellors come in contact with many people who are managing their money incredibly well. This book has come from a desire to see the range of financial management strategies put together as a resource for people to use, before they get into financial difficulties. It also provides information on what services and schemes are available when difficulties do crop up.

We have put together the information in this book to give people access to different ideas and options, so they can make up their own mind as to what is most useful and relevant to them. We do not believe that there is only one way to manage money, there are many. Furthermore there are many ways of maximising household income by accessing entitlements to grant and payments, many of which are referred to in this booklet. This book aims to explain the pros and cons of various methods.

Although this book has been written for people living on the Mornington Peninsula to assist them dealing with financial issues; the information provided is easily transposed to other regions within Victoria. It is hoped that this edition of the book will prove to be a useful resource and provide wider choices for people managing on a low income living on the Mornington Peninsula.

The information provided in this booklet is current as of January 2008. Every endeavour has been made to ensure the accuracy of the information provided.

## Dedication

This resource book is dedicated to all people surviving on a low income, living on or below the poverty line and residing on the Mornington Peninsula. One in ten Australian's are currently living below the poverty line.

"Poverty is where people have unreasonably low living standards compared with others; cannot afford to buy necessities, such as a refrigerator for example; and experience real deprivation and hardship in everyday life" (McClelland, 2000).

New figures released by Australia Fair show that the number of Australians in poverty increased from 9.8% to 11.1% of the population between 2003-04 and 2005-06.

## Acknowledgements

We would like to thank the Mornington Peninsula Shire Council for their funding contribution to this Money Management Project. The success of the Project and the many important outcomes, would not have been possible without their ongoing support.

The first edition of the "Stretching the Dollar" booklet was completed by Kathleen van der Weerden. The second edition was compiled by Elaine Hall-Foote, who was employed as a Community Development Project Worker at Good Shepherd Youth and Family Service (Peninsula).

This newly revised and updated third edition of 'Stretching the Dollar' was completed by Kathryn Creme who is currently employed as a Community Development Project Officer at Good Shepherd Youth & Family Service (Peninsula).

# Centrelink

Centrelink is the Australian government agency which provides various forms of income support.

Centrelink's customers include retired people, families, sole parents, people looking for work, people with a short-term incapacity, people with a disability, carers, widows, primary producers, students, young people, newly arrived refugees, migrants, indigenous people and people from diverse cultural and linguistic backgrounds.

## Centrelink payments

Centrelink provides the following payments to assist people:

- Payments for families
- Help with raising children
- The cost of educating children
- To assist with the raising of children if you are separated or divorced
- Assistance with a sick or disabled child
- Assistance while having a baby
- When you are caring for a child under 16
- Payments for people looking for work
- Payments for people undertaking study and/or training
- Payments for people dealing with injury, illness or disability
- Payments for people commencing retirement
- Rent Assistance

For more detailed information and to find out what payments you are eligible for see their website at [www.centrelink.gov.au](http://www.centrelink.gov.au) or visit your nearest Centrelink office.

## Advance payments

Centrelink have made it possible for people who receive certain payments from them to receive an advance payment if required for assistance. These payments are not additional payments and do need

to be repaid to Centrelink usually made by direct deduction.

To qualify for an advance payment you must:

- Receive an applicable payment (contact Centrelink or visit their website for a full list)
- Have been receiving the payment for a non-stop period of three months or more
- Have not received an advance payment in the last 12 months
- Are not repaying a previous advance payment
- Do not owe any money to the government that is being recovered
- Are able to repay the advance payment without putting yourself into further financial hardship

You can apply for an advance payment by calling Centrelink to forward you the appropriate form, visiting your local Centrelink office to collect the form or via the online application form located at [www.centrelink.gov.au/internet/internet.nsf/online\\_services/advance\\_request.htm](http://www.centrelink.gov.au/internet/internet.nsf/online_services/advance_request.htm)

## Crisis payments

Centrelink has a one-off payment available which you can receive if you are in extreme financial hardship. You either:

- Have had to leave your home due to an extreme circumstance
- Have remained in your home after a family member left or was removed due to domestic violence (or verbal, psychological or sexual violence)
- Have been released from prison
- Have been released as an involuntary patient from a mental health institution.

## Concession cards

Centrelink and other associated government departments have a number of concession and health care cards available for eligible people:

- Centrelink Health Care Card
- Low income Health Care Card
- Pensioner Concession Card
- Commonwealth Seniors Health Card
- Department of Veterans' Affairs Concession Card

These cards have various benefits to cardholders, which may entitle you to medicines at a reduced cost under the pharmaceutical benefits scheme (PBS). Also you may be entitled to a limited number of extra concessions from government departments including:

- Health care costs including ambulance, dental and eye care
- Public transport costs
- Water rates
- Utility bills

The **Concessions Unit** a part of the **Department of Human Services** can answer any queries you have on **1800 658 521**.

## Centrelink

**Centrelink** is a free service offered by Centrelink to assist people with regular bill payments. Centrelink when set up allows your bills to be paid on a regular basis with a regular amount direct from your Centrelink payment. The minimum amount that can be used for Centrelink is \$10.00 each fortnight. When considering Centrelink deductions it is important that you allow for adequate living expenses. Some organisations who accept Centrelink have a minimum amount that they will accept, to check contact the organisation directly.

There are many types of bills which can be paid using Centrelink:

- Private rental payments
- Public rental payments
- Telecommunications
- Electricity, gas and water
- School fees and expenses

- Ambulance costs
- Child care
- Home care services
- Rental of household goods
- Court fines

To check which organisations in particular accept Centrelink you can contact Centrelink or the organisation directly.

To apply for Centrelink you can contact Centrelink directly on **1800 050 004**, apply online using the Centrelink online services located on their website at **www.centrelink.gov.au** or complete the required form at your local Centrelink office.

## Appealing Centrelink decisions

Free advice and assistance regarding a decision made by Centrelink can be obtained by contacting either the **Welfare Rights Unit** on **9416 1111** or a Legal Aid Service in your area. If you do not agree with a decision made by Centrelink regarding your payment entitlements there are a number of options available to you. You can, if you choose, have legal assistance during any of the options for appealing Centrelink decisions.

### WELFARE RIGHTS UNIT

The Welfare Rights Unit is a group of community legal centres which provide free and independent advice and information regarding social security laws in Australia. The unit provides a casework service, community legal education as well as information sharing regarding Centrelink and social security. For more information contact the **Welfare Rights Unit**, Melbourne on **9416 1111** or visit their website at **www.welfarerights.org.au**

## More information regarding Centrelink

For more detailed information, to find out what payments you are eligible for, and for useful fact sheets regarding all Centrelink payments and services see their website at **www.centrelink.gov.au** or visit your nearest Centrelink office.

# Education

## Financial assistance for education costs

The **Department of Human Services** and the **Department of Education** have provided a number of concessions and allowances to assist Victorian families with the cost of education.

### YOUTH ALLOWANCE SCHEME

Students aged 16-24 and studying full time may be entitled to receive youth allowance payments. The amount received by youth allowance recipients is dependant on an income and assets tests and takes into consideration the families total income.

For more information and to view the current youth allowance payment rates contact **Centrelink** on **132 490** or visit their website at **www.centrelink.gov.au**.

You can make a claim for youth allowance via the online services at Centrelink at **www.centrelink.gov.au** up to 13 weeks prior to commencing study.

### THE EDUCATION MAINTENANCE ALLOWANCE

This allowance helps low income families who have an eligible concession card from Centrelink with the costs of education.

The amount due is paid in two instalments in term one and term three, and is divided evenly between the parents and the school the children) attend.

Speak to the school's Principal or contact the **Department of Education** on **1800 809 834** for more information and to apply for the allowance.

### SCHOOL START BONUS

In 2006 the Victorian State Government introduced this bonus to assist with the start up costs for prep and Year 7 students when they start school. All Australian students attending a government or non-government school are entitled to the \$300 bonus which is paid directly to the child's parent or guardian via a cheque during term one. Parents do not need to apply for this bonus as it is paid automatically to all prep and year 7 students. If your child repeats Prep or year 7, you will not be eligible to receive the payment again.

### STUDENT TRAVEL ALLOWANCE

For families living outside the metropolitan Melbourne, live more than 4.8 kilometres from the nearest government or non-government school without a free school bus available, then your child may be entitled to a conveyance allowance. This allowance allows for travel by public transport, private bus or private car.

For more information regarding the allowance and to apply you need to contact your local government school.

### KINDERGARTEN FEE SUBSIDY

For families on an eligible concession card from Centrelink a subsidy is available to help with the cost of kindergarten fees. This amount is paid directly the child's kindergarten to reduce the amount of the fees.

For more information contact your local kindergarten or the **Early Years Services Branch** in the **Office for Children** on 1300 731 947.

## CHILD CARE BENEFIT

Families that have their children in approved or registered child care may be eligible for the child care benefit.

For more information contact the **Family Assistance Office** at your local Centrelink office.

## JOBS, EDUCATION & TRAINING (JET) CHILD CARE FEE ASSISTANCE

If you are undertaking approved activities such as job searching, working, studying or re-entering the workplace you may be eligible to receive extra assistance with the cost of approved child care costs.

**JET child care** fee assistance helps by paying a majority of the 'gap fee' which is not covered the child care benefit for the hours you are using to do the approved activities. For further information visit your local **Centrelink** office or contact them on **136 150**.

## TAFE FEES CONCESSIONS

Parents and children studying at **TAFE** who are receiving a government benefit may be entitled to concessions on the some aspects of their education.

To find out if you are entitled to any concessions please contact your TAFE institution directly.

## COUNCIL OF ADULT EDUCATION FEES ASSISTANCE

There are concessions on course fees available for people studying with the **Council of Adult Education**.

For more information contact the Council directly on **9652 0611**.

## Victorian Government School Fees

Under the **Education and Training Reform Act 2006** each school is required to provide to parents a school policy which covers essential education items, optional extras and voluntary financial contributions. Parents are urged to ask for a copy of the school policy.

There are three categories of charges that a school can request of parents:

- Charges for essential education items - are those items used in the course of instruction in the standard curriculum program which parents and guardians are required to provide or pay the school to provide for their child (e.g. stationery, text books and school uniforms, and camps and excursion which all students are expected to attend)
- Charges for optional extras - for which parents may choose whether their child accesses or participates (e.g. school magazines, extra curricular programs or activities)
- Voluntary financial contributions - which parents and guardians may be invited to donate to the school.

A comprehensive guide to payments to Victorian Government Schools is "**Parent Payments in Victorian Government Schools**" (2007) published on **www.education.vic.gov.au**.

Where families receive the **Education Maintenance Allowance (EMA)** then parents are not to be pressured to direct the family's proportion of the EMA to the essential items or optional extras. If retained by the school with permission of the parents they must be provided with detailed information on the items on which the EMA is to be expended and be provided with accounts. Any left over EMA must be returned to parents at the end of the year.

## Saver Plus Program

The saver plus program is run by the **Brotherhood of St Laurence** in the Mornington Peninsula area in conjunction with the ANZ bank. It was established in 2003 to assist families who are low incomes with saving for their children's education. As part of the program participants receive:

- Financial education training
  - Matched savings of \$1 for each \$1 up to \$1000
  - Support and guidance from the Brotherhood of St Laurence
- To apply for the program you must be over 18, be on an eligible concession card from Centrelink, have proven earnings from employment and be able to prove you are able to save.

For more information regarding the program and to apply you need to contact the **Brotherhood of St Laurence** office in Frankston on **9781 5724**.

## Student scholarships

The Department of Education has around 30 scholarships offered to primary, secondary and tertiary students who are able to demonstrate that they have a strong school record; their parents are eligible recipients of the Education Maintenance Allowance and are involved within community and school activities. The scholarships range from \$250 to over \$2000 each.

For further information relating to scholarships available to Victorian students visit the **Department of Education** website at **www.education.vic.gov.au/scholarships**. It is also suggested that parents inquire at the school for any local scholarships available for students.

## Education savings funds

A number of private companies, insurance companies and banks offer education savings funds in Victoria.

These funds operate by you depositing money into an account on a regular basis to allow you to save and plan for your children's future education costs. These funds can be a useful way of saving for education costs but should be entered into with all the information known.

Before signing up for one of these funds please ensure you read all the documentation provided and if you are still unclear get some independent advice from a financial advisor.

## Covering the costs of uniforms

To assist very needy children attending Victorian Government Primary and Secondary schools with the cost of school clothing and footwear the State Schools' Relief Committee was set up in 1930 during the days of the Great Depression. Applications for funds made available by the committee can only be made by State School principals.

# Families

## Child Support System

**The Australian Government's Child Support Agency (CSA)** manages the payments between separated parents for the benefit of the children.

For more information relating to child support you can contact CSA on **131 272** or visit their website at **www.csa.gov.au**

## Child care

### LOCATING A CHILD CARE SERVICE

**The National Childcare Accreditation Council (NCAC)** has set up a search facility on their website at **www.ncac.gov.au** which allows you to find contact details and accreditation status of child care services throughout Australia. NCAC also has fact sheets available via their website outlining what you should look for when locating child care services.

### MAKING A COMPLAINT ABOUT CHILD CARE

Families with concerns about the quality of care provided by a child care service are encouraged to discuss these issues with the service. NCAC recognises that most complaints or concerns are best dealt with and resolved directly with the service. Quality services will have clear, transparent grievance and complaints handling procedures. If you have raised concerns about a quality issue with a long day care, family day care or outside school hours care service, but your concerns remain unresolved please visit their website at **www.ncac.gov.au** for more information or contact them on **1300 136 554**.

## CHILD CARE BENEFIT

The child care benefit provided by the **Australian Government Family Assistance Office** is a payment to assist families who use approved and registered child care for their children. For more information relating to the benefit and to calculate how much of a rebate you may receive visit the Family Assistance Office website at **www.familyassist.gov.au**

## New baby in the family

With the arrival of a new baby into the home, many families may find themselves having to make ends meet to cover the new and unexpected costs attached to babies.

### BABY BONUS

The Australian Government Family Assistance Office's baby bonus is paid to families following the birth (including stillborn babies) or adoption of a baby. It recognises the extra costs incurred at the time of a new birth or adoption of a baby and is not income tested. For more information and to find out how to apply visit the Family Assistance Office website at **www.familyassist.gov.au**

### ATO BABY BONUS

For children born between 30th June 2001 and 1st July 2004 the **Australian Taxation Office (ATO)** has a baby bonus also available. This baby bonus is paid each year until the child turns 5. The baby bonus is paid whether or not you get any other family benefits and can be claimed even if you do not pay tax.

For more information and to calculate the amount you may be paid visit the ATO website at **www.ato.gov.au** or call them on **132 861**.

## Domestic violence services

**The Mornington Peninsula Domestic Violence Service**, run by Good Shepherd Youth & Family Service, provides support to women experiencing domestic violence who live on the Peninsula. They can be contacted on **03 5971 9454** and can assist you over the phone or can arrange for a face to face meeting in a safe and confidential environment. They offer:

- Referrals to other services
- Information and resources
- Support for children
- Ongoing support

### The Women's Domestic Violence Crisis

**Service of Victoria** run a 24 hour crisis help line on **1800 015 188**. They can assist with support and access to safe accommodation or refuges for women and their children. This service can be busy and may be hard to get on to, but keep calling and you will get through.

You will also find a number of agencies who operate on the Mornington Peninsula listed in the Community Services Phone Book located in the back of this booklet.

## Where to get help with family issues

**The Family Solutions Program** run through Good Shepherd Youth & Family Services on the Peninsula can be contacted on **1300 721 383**. They offer the following programs for families needing assistance with family issues:

- Family counselling
- Family support
- Parenting groups
- Support groups

**Kaleidoscope** (run through Good Shepherd Youth & Family Services Community Programs providing support for families where a young person is questioning their sexuality) Referral support and advice

**The Family Relationship Centre**, based at Frankston, can assist families by providing information about family relationships. They can be contacted on **03 9770 0341** or by visiting their website at **www.familyrelationships.gov.au**

## Credit

It pays to be an informed consumer and know what you are getting yourself into at the beginning, rather than find out the hard way at the other end.

It's important that you know the interest rate on the loan, as it is one of the most obvious costs and there can be a large difference on the amount you pay, depending on the interest rate. It is important also that you know how long it will take you to pay back the loan and the interest depending on the rate you decide to pay. Check the fine print – you'll see that by accepting the offer, you are stating that you can afford to make the repayments on an increased credit limit.

### **CREDIT CARDS** (MasterCard & Visa)

Credit cards are one of the most easily accessed forms of credit. They allow you access to a predetermined amount of money to purchase goods and services. You must keep in mind that when using your credit card you are borrowing money that you have a commitment to repay. If the amount owed is not repaid in full by the due date, the amount owing will attract a higher interest rate than is usually payable on most types of loans. The fees and charges attached to credit cards may include:

- Interest rates
- Annual fees
- Application fee
- Cash advance fees (cash advances also have a much higher interest rate charged)
- Charges for foreign purchases
- Late payment fees

Please keep in mind the following points relating to credit cards:

- You can't be sent a credit card you have not asked for
- The credit limit cannot be increased without your consent
- You must be provided with the details of all fees and charges and your rights and responsibilities
- You may be charged an additional fee from some shops when using credit to pay for goods

### **CHARGE CARDS** (American Express & Diners' Club)

These are different to credit cards as each statement, usually monthly, has to be paid in full and if not paid in full, you are charged a higher interest on any amount unpaid. American Express now also offers credit cards in conjunction with Qantas frequent flyer points.

### **STORE CARDS**

Many large retailers now offer their own store cards with the credit being provided by one of the major finance companies. Store cards offer an interest free period on the purchases, but customers need to be aware that once the interest free period has ended the interest charged will most likely be higher than the standard interest fee. This higher interest fee may also be charged all the way back to the date of purchase, not just from the end of the interest free period. Some store cards now also have establishment and monthly administration fees attached to them. The best way to use a store card is to always ensure you read the fine print of any contract before you sign up.

## YOUR CREDIT REPORT

Your credit report contains information about you and your credit history. Each and every time you applied for a loan, telephone account or credit the information relating to the application is added to your credit report. Once you have a credit report established it will be taken into consideration for all future credit applications.

The companies who deal with credit reporting in Victoria are:

- **Veda Advantage** (previously known as Baycorp Advantage) [www.mycscreditfile.com.au](http://www.mycscreditfile.com.au)
- **Dun & Bradstreet** ([www.dnb.com.au](http://www.dnb.com.au))

It is also recommended that you review the information provided on your credit report regularly to ensure that the details of your credit history are recorded accurately and that no one is using your name and details fraudulently.

## A lease or a loan

It pays to be very careful when purchasing goods 'on credit' or 'on finance'. Some traders will try to arrange credit that is a lease, instead of a standard loan contract. Read the contract very carefully before signing. First, you are not buying the goods or the vehicle, only hiring it for the term of the contract. Once the contract expires, you have no right to keep the goods and will have to return them. Second, if you enter a loan contract, the law provides you with a number of protections. These are usually important when something goes wrong. You lose most of these protections if you sign a lease.

## Loans

### **PERSONAL OR CAR LOANS**

Personal or car loans are basic types of loans which can be either secured (meaning that the borrower uses some asset as guarantee for the loan) or unsecured (meaning that the loan does not have any assets attached to it). Both personal and car loans can also have fixed or variable repayments attached to them. Both of these types of loans are available from mainstream banking institutions as well as from Credit Unions and other lenders. Also see stepUP loans.

### **PAY DAY LOANS / SHORT TERM LOANS**

These are known as 'payday loans', as the repayments are often scheduled to be directly debited from bank accounts on the day your pay/benefit goes in. There has been a recent growth in the availability of these loans with shops opening that look like banks. They offer loans of small amounts for short periods of usually less than a month. Often people resort to using this type of credit to pay items like bills and living expenses, car repairs and rent. Consumers need to be aware that although an interest rate isn't given, the 'membership fee' and other charges are the costs of this sort of credit. These costs can be equivalent to well over 100% interest if calculated over a year. Government Legislation changes now give consumers further protection. This means that consumers have to receive full information on the full costs and other details of these loans, as set out in the Consumer Credit Code. Under the new draft legislation there could be a cap to charges as well as to the interest component. For more information you can contact Consumer Affairs Victoria on 1300 558 181 or visit their website at [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au).

## FINANCE COMPANY “INTEREST FREE” LOANS

These ‘interest-free’ loans are often available through retailers to buy furniture, tyres, whitegoods, carpet or computers. They involve signing up for credit, through a finance company. If you get the full amount paid back within the set time (6 or 12 months) then you pay no interest. However, if you are unable to repay the full debt by the required time, you will be paying interest of up to 29%. This interest payable will be backdated to the day you signed contract, not just the time after the first ‘interest-free’ period.

## NILS (NO INTEREST LOANS SCHEME)

The **NILS** (no interest loan scheme) is an established nation-wide network coordinated by Good Shepherd and operated by many community organisations, offering small amounts of interest free credit to assist members of the community living on low-incomes.

These “no interest” schemes are available to Health Card holders, who live within an area where the loan scheme operates, for the purchase of basic household appliances usually whitegoods or furniture. Sometimes they also include medical equipment such as asthma pumps. As the loan is without interest, all your repayments come directly off the principal amount borrowed. Repayments are not set at a certain amount, but are designed to fit in within your budget. On average these loans are repaid at between \$15 and \$30 per fortnight and usually repaid in approximately 15 months.

Good Shepherd Youth & Family Service (Hastings Office) supports the NILS (No interest loans scheme) for people living in the Westernport area.

For more information contact the **Microcredit Worker at Good Shepherd** on **03 5971 8199** or email [nils@goodshepvic.org.au](mailto:nils@goodshepvic.org.au)

## stepUP LOANS

**stepUP Low-Interest Loans** are low-interest loans of between \$800 and up to \$3000 for individuals and families living on a low income usually for a range of household goods and services. stepUP Low-Interest Loans is a pilot product developed by the **NAB** (previously known as National Australia Bank) in conjunction with **Good Shepherd Youth & Family Service**. These loans are a very low-cost alternative to credit card interest rates and by repaying the loan the person gains a lending relationship with a mainstream credit provider.

For more information on StepUP contact the **Microcredit Worker at Good Shepherd** on **03 5971 8199** or visit the **Good Shepherd Youth & Family Service** website at [www.goodshepvic.org.au](http://www.goodshepvic.org.au) or the **NAB STEPup** website at [www.nab.com.au/About\\_Us/0,,82040,00.html](http://www.nab.com.au/About_Us/0,,82040,00.html)

## BECOMING A GUARANTOR FOR SOMEONE ELSE’S LOAN

Going guarantor on a loan for someone means you make a promise to repay the loan if the person who borrows the money does not repay the amount borrowed. The company or bank lending the money will ask for a guarantee on the loan when they think the person borrowing the money may have problems with the repayments or they have no credit history to borrow the money. Being a guarantor for someone else’s loan is a big responsibility. Please remember that you will be legally responsible for the loan if it is not paid, and you will be made to repay the entire amount owing as well as charges, interest and fees.

For more information regarding the ins and outs of going guarantor you can visit the **Consumer Credit Legal Centre NSW** website at [www.cclcnsw.org.au/content/view/44/61/](http://www.cclcnsw.org.au/content/view/44/61/)

## Good Shepherd Buying Service

The **Good Shepherd Buying Service** is a free state-wide telephone service that assists people on low incomes who have a concession card to purchase new essential household items such as: fridges, washing machines, furniture, and medical appliances, by negotiating discount prices with a network of traders.

This service, when combined with a no interest loan offers low income consumer’s real savings on the cost of obtaining essential household goods.

The **Good Shepherd Buying Service** is a telephone service operating Monday to Friday (10.00am until 3.00pm) and they can be contacted by calling **9417 4666**.

## Banking

To reduce your bank charges, ask yourself some relevant questions, as it may be possible to find other alternatives:

- **Am I eligible for a no-fee or basic bank account?** (Most banks have concession accounts for recipients of Centrelink payments)
- **What do your bank charges add up to each year?** (You will find these on your statement).
- **Does your bank have a no-fee or “basics” bank account?**
- **What are your usual banking methods** e.g.: EFTPOS, weekly cash withdrawal, cheques, direct debit?
- **Can you join a Credit Union or Community Bank that has lower fees?**

There are 3 main types of fees on bank accounts:

- **Account keeping fees**
- **Transaction fees**
- **One-off charges** - apply as extra costs if you have a dishonoured cheque, request an extra copy of your statement or want a cheque cleared quickly. Always ask if your special request will cost extra.

## DIRECT DEBIT

These can be a convenient way to organise payments, particularly regular bills. When you sign a direct debit form, you are giving permission for the merchant to withdraw the nominated amount from your credit card or bank account.

If you want to cancel a bank account direct debit, it is best if it is in writing to your bank and the merchant. In your letter, specify:

- Your account number.
- The merchant’s name
- The timing of payments
- The amount (if fixed) of payments
- The date you wish to cancel it.

Ask them to confirm in writing that the direct debit has been cancelled. Always keep a copy of your letter.

## RECLAIMING BANKING PENALTY FEES

**CHOICE**, the not-for-profit organisation which campaigns on behalf of all Australian consumers, and the **Consumer Action Law Centre** have come together on the ‘Reclaim your fees’ campaign aimed at the banks and financial institutions which they deem to be charging unfair fees on bank and credit card accounts. The **CHOICE** website at [www.choice.com.au](http://www.choice.com.au) offers a large amount of information relating to banking

## Options for dealing with debt

### DEALING WITH DEBT COLLECTION

If you have outstanding debts which you have not paid, the creditor (the organisation which lent you the money) may try and recover their money using a debt collection agency (some creditors use in-house debt collectors also). While they are trying to collect the debt, interest will probably continue to be charged on top of the debt and if the debt is secured against any of your possessions (e.g. your car), these possessions may be repossessed and sold. Also, your credit rating is likely to be affected and you might be sued.

The **Australian Competition and Consumer Commission** have some useful information on their website at [www.accc.gov.au](http://www.accc.gov.au) relating to debt collection and the responsibilities of the person who borrowed the money as well as the creditors collecting the money. There are strict laws for debt collectors collecting debts. For more information you can contact **Consumer Affairs Victoria** on **1300 558 181** or visit their website at [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au) or the **Consumer Action Law Centre** on **1300 881 020** or visit their website at [www.consumeraction.org.au](http://www.consumeraction.org.au).

### SETTING UP PAYMENT PLANS

The easiest way to repay outstanding debts which you cannot afford to repay at once is to enter into a payment plan with the creditor. If you are negotiating a payment plan, offer what you can afford to pay but be realistic about your living costs and your other debts. Also be open and honest with the creditor or debt collector about your other financial commitments.

### ENTERING INTO BANKRUPTCY

Bankruptcy is a process that provides protection to people who are unable to repay their debts and they cannot reach an informal or formal agreement with creditors. By entering into bankruptcy creditors are generally unable to continue or commence action to recover debts but there are some exceptions:

- Fines or penalties imposed by a Court (or similar) are not covered.
- Child maintenance or maintenance orders must be paid
- HECS obligations and some Social Security overpayments cannot be included
- Debts incurred by way of fraud are generally only covered during the period of bankruptcy after which they must be paid.

For more detailed information relating to bankruptcy visit the ITSA website at [www.itsa.gov.au](http://www.itsa.gov.au) or call them on 1300 364 785.

### Financial counselling services

If you have outstanding debts that you are having trouble managing and want to know your options, speaking to a Financial Counsellor would be useful. Some Financial Counsellors are funded through the state government and work in a variety of community agencies. They give free and independent information on credit/debt and will discuss all alternatives with you. These include what creditors can (and cannot) do, legal processes, options for repayment and bankruptcy.

**Good Shepherd Youth & Family Service** operates **Financial Counselling** services at **Hastings, Mornington, Frankston and Rosebud**. They can be contacted by calling **03 5979 9444**.

Outside of these areas, you can contact **Consumer Affairs Victoria**, a part of the Victorian State Government, which also has information on their website [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au) relating to Financial Counsellors and how they can assist you.

## Problems with financial institutions

Every bank and financial institution is required to have a complaints resolution process. Many provide special hardship processes. If you are having difficulties with your bank other financial institution and have tried to resolve the problem through the channels they provide, but are not getting anywhere, you can seek the help of the following organisations to assist in solving the issue.

### BANKING AND FINANCIAL SERVICES OMBUDSMAN (BFSO)

**BFSO** is an independent free dispute resolution service that deals with banks and other financial services. For more information and to lodge a complaint online visit the **BFSO** website at [www.bfso.org.au](http://www.bfso.org.au) or call them on **1300 780 808** Monday to Friday 9.00am until 5.00pm.

### CREDIT UNION DISPUTE RESOLUTION CENTRE

If you have made a complaint to your Credit Union and you are not happy with the outcome or 45 days have passed without contact from them since you lodged your complaint, you can make an official complaint to the **Credit Union Dispute Resolution Centre**. The Credit Union Dispute Resolution Centre can be contacted on **1300 780 808** or visit their website at [www.cudrc.com.au](http://www.cudrc.com.au)

## Medicare

**Medicare** is an Australian government agency which ensures that all Australians have access to free or low-cost medical, optometrical and hospital care. Medicare provides access to:

- free treatment as a public patient in a public hospital
- free or subsidised treatment by practitioners such as doctors, including specialists, participating optometrists or dentists (specified services only)

To find out more about **Medicare** and how to apply you can visit their website at [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or call them on **132 011**.

### MEDICARE SAFETY NET

If you or members of your family visit the doctor regularly you could end up with large amounts of medical costs. The **Medicare Safety Net** has been established so that if you or your family reach the safety net threshold, visits to your doctor or tests undertaken may end up costing you less.

To find out more information relating to the safety net, to find out what services are counted, and to register you can visit the **Medicare** website at [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au).

## Assisting with medical expenses

### PHARMACEUTICAL BENEFITS SCHEME

The **Pharmaceutical Benefits Scheme (PBS)** provides affordable access to all Australians to over 2600 brands of prescription medicine. Once you or your family reach the PBS safety net within

a year, you can apply for a **PBS Safety Net Card** which will entitle you to less expensive (or free) PBS medicines for the remainder of the year.

### HOW TO SAVE MONEY ON MEDICINES

As well as taking advantage of the PBS Safety Net, there are other ways in which you can save money on the purchasing of medicines:

- Always present your concession card and Medicare cards to the chemist to claim any concessions you may be entitled to
- Ask for less expensive brands of your medicines
- Don't purchase more medicines than you require

## Health concessions

The Victorian and Australian Governments offer a range of concessions to assist people with the cost incurred due to health issues.

### DENTAL SERVICES

Provides emergency and general dental care for adult holders of an eligible concession card through public dental clinics. The closest ones to Mornington Peninsula are located at **Peninsula Health – Frankston Dental Clinic** (Ph 9784 8184), **Peninsula Community Health Service – Rosebud** (Ph 5986 4677), **Cardinia Casey Community Health – Cranbourne** (Ph 5990 6226) and the **Royal Dental Hospital of Melbourne** in Carlton.

There are usually waiting lists for general dental care.

As a concession card holder you will be required to pay some fees depending on the type of care received. For more

information you can contact the **Dental Health Unit** on **9096 8467** or visit their website at [www.health.vic.gov.au/dentistry](http://www.health.vic.gov.au/dentistry).

### SCHOOL DENTAL SERVICE

All primary and secondary school students who are the child of an eligible concession card holder are entitled to free dental treatment. Other students may access this service but a fee will be paid if the parent is not a concession card holder.

For more information you can contact the **School Dental Service** on **1300 360 054**.

### EYE CARE AND GLASSES

Holders of an eligible concession card, for at least 6 months, and their dependants under the age of 16 are entitled to free eye tests and low cost glasses.

For more information you can contact the **Victorian College of Optometry** on **9349 7455**.

### HEARING SERVICES

A large range of hearing services are available to holders of an eligible concession card. These services include hearing tests and the provision of hearing aids.

To check if you are eligible and for more information you can contact the **Office of Hearing Services** on **1800 555 013** or visit their website at [www.health.gov.au/hear](http://www.health.gov.au/hear).

### AMBULANCE TRAVEL

Concession card holders are eligible for free ambulance and air ambulance travel within Australia during an emergency or where directed by a Doctor.

For more information you can contact the **Metropolitan Ambulance Service** on **9840 3500**.

## PRIVATE HEALTH INSURANCE

There are a number of reasons why taking out private health insurance could be beneficial to you and your family.

There are a large number of private health insurance companies operating in Australia. The best way to choose which policy from which company is best for you is to shop around. There are also companies who provide online services which can assist with comparisons of different health insurance companies and policies.

### 30% PRIVATE HEALTH INSURANCE REBATE

The Australian Government provides a 30% rebate to people who have private health insurance to assist with the cost of the policies and to encourage people to take out private health insurance. If the private health insurance company you have joined is a registered fund you will be entitled to receive the rebate.

There are three ways to claim the rebate:

- From the private health insurance company – ask them to provide the rebate as a premium reduction which will reduce your upfront costs
- From Medicare – after you have paid all of the upfront costs to your private health insurance company you can go to your local Medicare office and receive a cash payment (or by cheque if over the cash limit set)
- From the Australian Taxation Office – you may claim the rebate on your tax return if you have already paid all of the upfront costs to your private health insurance company

# Housing

## Public housing

Are you on a low income and cannot find appropriate or affordable housing to rent privately?

You may be eligible to apply for public housing through the **Office of Housing**.

**Applications** can be submitted by a single person, couple or family. A group of people can also join together to make a group application. Please note that there is usually a long waiting list for public housing in Victoria.

The main conditions which must be met to be eligible for public housing are:

- Not exceed the current general public housing income and asset eligibility limits
- Live in Victoria
- Not own or part own a house, flat or unit
- Have Australian citizenship or permanent residency status
- Repay any money that you still owe from a previous housing tenancy or bond loan.

For more information and to find out if you meet the above criteria you will need to contact your local **Office of Housing** office.

## Early housing

If you are able to prove that you require housing urgently, you can try applying for “**Early Housing**”.

This means that you will be offered housing before other applicants, however it is not emergency housing and usually has a waiting list associated with it.

Early housing is categorised by:

- Recurring homelessness segment
- Supported housing
- Special housing needs

For more information regarding early housing and to discuss your housing needs contact your local housing worker.

## Problems with public housing

If any issues arise during a public housing lease with the Office of Housing, please keep in mind the following points:

Talk to the **Housing Service Officer** at **WAYSS Dandenong** on **9791 6111** or a **Public Tenant Support Worker** regarding the issues. Keep trying to pay your rent or at least some part of it, until the issue is worked through.

Keep copies of all letters you send or receive regarding your housing.

Keep a record of who you speak to (Housing Officer, tenancy worker etc), about your tenancy, when you speak to them and what it concerned.

As a public tenant, you have rights under the **Residential Tenancies Act** and also under the policies and procedures of the **Office of Housing**.

## Rent assistance

If you are living in a private rental property and receive a pension/allowance or benefit from **Centrelink** (not including Austudy) you may be eligible for rent assistance.

For more information, or to have rent assistance added to your Centrelink payment you will need to contact your nearest Centrelink office.

## Bond Loan scheme

If you do not have the money available to pay for the bond on a private rental property you may be able to borrow the money as a ‘**Bond Loan**’ from your local **Office of Housing** office.

Bond loans are interest-free loans which can only be used to pay for a bond; they cannot be used to pay advance rental or moving costs. At the end of the tenancy the entire amount of the bond loan is to be repaid, even if your landlord/real estate agent withholds an amount because of unpaid rent or damages.

You are eligible to receive the bond loan if:

- you meet the bond loan income and asset eligibility limits
- you are a permanent resident of Australia
- your share of the rent is not more than 55 per cent of your gross (before tax) weekly income
- you do not own or part own a house, flat or unit
- you have repaid any previous bond loans
- you do not owe any money relating to previous or current public tenancies.

## Crisis payment

Crisis payment is available to help you if you are suffering severe financial hardship due to circumstances that have led to you having to leave your home and trying to locate a new one due to an extreme event like domestic violence or your house burning down.

Only recipients of certain Centrelink payments are eligible for this payment, please contact Centrelink for more information.

## Mortgage relief scheme

If you are having difficulties covering your mortgage repayments due to any unforeseen changes in circumstances (e.g. short-term unemployment, sickness or other crisis) that are likely to be resolved in the short-term you may be eligible for an interest free loan under the mortgage relief scheme offered by the state government. The aim of the scheme is to allow people to keep their homes while they work through the change in circumstances.

For more information contact **Home Finance** a part of the **Department of Human Services** on **1800 134 872**.

## Rates & properties concessions

### COUNCIL RATES CONCESSION

Eligible holders of a concession card may be entitled to a discount on the amount of council rates they pay each year.

To check the amount of the discount you are entitled to you can contact your local council office. Application forms for the concession are also available from the council office.

### STAMP DUTY CONCESSION

The **Stamp Duty Concession** is available for holders of an eligible concession card to provide an exemption from stamp duty while purchasing a property.

For more information or to receive an application form you can contact the **State Revenue Office** on **132 161** or visit their website at **www.sro.gov.au**.

## Public Tenant Employment Program

The **Public Tenant Employment Program** has been established to assist people who live in public housing find a job.

This program supports people with preparing for and finding work that is close to home and suitable to them. All of the jobs offered through the program are within the public housing sector and include areas such as administration, customer service, cleaning, construction and maintenance.

If you are interested in joining the program and are living in public housing you can talk to your local **Centrelink** office for more information about joining the program and the jobs currently on offer.

## Where to get help with housing issues

The local **Community & Information Centres** and **Neighbourhood Houses** may be able to assist you with any issues that may arise due to your housing situation. Any issues regarding your housing which you have been unable to deal with yourself can be directed to the **Residential Tenancies List**, a part of the **Victorian Civil & Administrative Tribunal** on **9628 9960**.

## TENANTS UNION OF VICTORIA

The **Tenants Union of Victoria** is a community organisation which was formed to provide tenants of private rentals with advice and assistance.

The free and confidential services that the Tenants Union provide include:

- Assistance with completing forms and agreements regarding your private tenancy
- Advice on specific problems (e.g. repairs)
- Negotiations with landlords on your behalf
- Assistance or representation at the **Victorian Civil & Administrative Tribunal**

The Tenants Union also has a very useful website at [www.tuv.org.au](http://www.tuv.org.au) which has a number of step-by-step guides covering topics such as:

- Renting for the first time
- Ending a tenancy
- Complaints

# Legal information

## Victoria Legal Aid

**Victoria Legal Aid (VLA)** provides legal information, advice and assistance in relation to criminal issues, family breakdown, family violence, immigration, social security, mental health, debt and traffic offences.

VLA also has a public access law library which you can access for your own legal research. They also offer some legal training for issues such as representing yourself regarding divorce proceedings.

To contact **VLA** you can visit their website at [www.legalaid.vic.gov.au](http://www.legalaid.vic.gov.au) or you can visit their local office in Frankston (address listed in phone book at back of book).

## Consumer Action Law Centre

As a community legal centre, the **Consumer Action Law Centre (CALC)** provides free legal advice and representation to vulnerable and disadvantaged consumers across Victoria, and is the largest specialist consumer legal practice in Australia. As well as working with consumers directly, Consumer Action provides legal assistance and professional training to community workers who advocate on behalf of consumers.

On the **CALC** website they have a large number of fact sheets covering many of the topics listed above as well as many of the topics covered in this book.

To enquire about the legal advice that **CALC** offers you can complete the easy to use online query form at [www.consumeraction.org.au](http://www.consumeraction.org.au) or contact them on **03 9670 5088**.

## Legal assistance and information

For a list of organisations which provide legal assistance and information on the Mornington Peninsula check out the *Stretching the Dollar* Phone Book in the back of this booklet.

## Where to get help with legal issues

The **Victorian Ombudsman** is the organisation to contact if you have any issues relating to legal matters which you have not been able to sort through yourself. They can be contacted on **03 9613 6222** or you can visit their website at [www.ombudsman.vic.gov.au](http://www.ombudsman.vic.gov.au)

# Motor vehicles

## Motor vehicle finance

There are a number of ways in which you can arrange finance to allow you to purchase a motor vehicle. Most car traders will offer to arrange finance for you but it is often cheaper to arrange your own finance as you will not have to necessary pay an extra costs such as dealers commission.

Before you agree to finance to purchase a car, you must understand:

- The type of loan
- All fees and interest rates associated with the finance
- Amount and frequency of repayments
- Total amount to be paid by the end of the loan term
- Any insurance requirements of the finance

For more information relating to motor vehicle finance you can check out the **Consumer Affairs** website at [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au).

## Buying a motor vehicle

There are a number of factors you need to take into consideration when purchasing a car, whether second hand or new, apart from the advertised price of the car.

**Consumer Affairs Victoria** in conjunction with the **Victorian Automobile Chamber of Commerce (VACC)** has produced a booklet called '**Better Car Deals**' which outlines all of the different expenses that can be incurred with buying a car.

This guide also outlines the differences between purchasing a car through the different means. The guide can be viewed online at [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au).

## Motor vehicle accidents

If you are involved in a motor vehicle accident there a few things you must consider relating to property damage or personal injury and TAC compensation payments.

For more information relating to motor vehicle accidents and where you stand you can visit the **Law Institute of Victoria** website at [www.liv.asn.au/public/legalinfo/mva/](http://www.liv.asn.au/public/legalinfo/mva/) or the **TAC** website at [www.tac.vic.gov.au](http://www.tac.vic.gov.au).

### TAC COMPENSATION PAYMENTS

If you have a motor vehicle accident and are injured then the **TAC** will pay for the reasonable costs of treatment required relating to the accident, including:

- Ambulance services
- Hospital services
- Medical services
- Chemist items
- Therapy services
- Dental services
- Nursing services

**TAC** also work at managing any injuries sustained and can assist you with returning to work if you have had to be away from your job due to an accident. To find out more about what **TAC** can cover and how they can assist you relating to an accident you can visit their website at [www.tac.vic.gov.au](http://www.tac.vic.gov.au).

## Vehicle registration

All vehicles driven in Victoria must be registered yearly. **Vicroads** will forward the renewal notice approximately 4 to 6 weeks prior to the expiry date. If you the registration is not paid by midnight on

the expiry date the car will be deemed unregistered and it is therefore illegal to drive. For a vehicle where the registration has not be paid and the vehicle is not being currently driven, the owner does have up to 3 months from the expiry date to renew the registration before the registration will be cancelled. If the registration is cancelled and you wish to renew it, you will need to have the vehicle re-registered, which entails having to take the car to Vicroads for inspection prior to the registration being issued.

### 6 MONTHS REGISTRATION

For people with an eligible concession card, **Vicroads** have introduced 6 month vehicle registration. This will allow people to spread the cost over two payments for registering a car.

To find out if you are eligible for 6 months registration and to apply online see the **Vicroads** website at [www.vicroads.com.au](http://www.vicroads.com.au) or call them on **131 171**.

## Insurance

When you register your car a part of the cost incurred is for the **Compulsory Transport Injury** insurance which covers you, or anyone else involved, for death or injury if the car is involved in an accident. This compulsory insurance does not cover damage to yours or others cars. To cover your car and any others that may be involved in an accident you will need to purchase separate insurance. The options for motor vehicle insurance are:

- **Comprehensive insurance** – covers you for fire and theft as well as any damages to your car and to other vehicles/property. For cars purchased under finance you may be required to have this type of insurance to buy the car.
- **Third party property, fire and theft insurance** – covers against accidental damage to other cars and property if you cause the accident. Your car will not be covered for any damage, but is covered against fire or theft.

- **Third party property insurance** – covers against damage caused to other cars and property. Your insurance will not give any protection to your car. It is always smart to shop around the various insurance companies and the policies that they offer.

## Drivers' licences

All motor vehicle drivers and motor cycle riders in Victoria must hold a valid and current drivers licence. A renewal notice will be forwarded to you from **Vicroads** approximately 5 weeks prior to your licence expiring. Licences can be renewed for 3 or 10 years. The notice you receive in the mail will automatically be for a 10 year renewal, however you can contact **Vicroads** on **131 171** or visit your nearest Vicroads office to alter it to a 3 year licence which will be cheaper.

### DRIVER REWARD SCHEME

Since January 2006 all Victorian drivers who have a good driving record (that is they are free from demerit points due to speeding, drink driving and other such offences) are eligible for a 25% discount of the licence renewal fee. If you are eligible for the discount it will be printed on the licence renewal form that you receive. Licences can then be renewed by normal means.

## Motor vehicle fines

### SPEED CAMERA AND TRAFFIC OFFENCES

Speeding and traffic offences are issued to drivers who break the law as a way of enforcing these laws. With speeding fines, the more you exceed the speed limit the higher the fine will be.

As well as receiving a fine you will also receive demerit points against your licence, which are also calculated relating to how much you have exceeded the speed limit. If you receive 12 demerit within a 3 year period you may lose your licence. If you have received a fine for

speeding or another traffic offence and you have a good driving record for the last 2 years you may be able to apply for an official warning.

For more information relating to speeding and traffic offences fines you can visit the **Department of Justice** website at [www.justice.vic.gov.au](http://www.justice.vic.gov.au).

### UNREGISTERED CAR

It is illegal to drive a vehicle which is not registered and the penalty for doing so is over \$500. Check the above details regarding how to register your vehicle to ensure that you are not penalised for this.

### PARKING FINES

If you park in an area which has fees for parking and you do not pay this you may be issued with a parking fine, usually by the local council.

If you receive a parking fine you will normally have 28 days to pay the fine. If you are unable to pay the fine in the allocated time you can apply for an extension for more time to pay.

If you choose not to pay the fine you will receive a reminder notice and also start to incur extra costs on top of the fine. If you continue not to pay the fine, it may end up in the Infringements Court and failing to pay at this point could end up with a warrant being issued to the Sheriff's office for them to recover the costs.

### UNPAID TOLL FEES (CITYLINK)

Many of the major roads in and near the city of Melbourne are now tollways run by **Citylink**. These roads (mainly freeways) stretch from Toorak Road on the Monash Freeway through to where the Tullamarine and Calder Freeways merge in Airport West.

To drive on these roads you must either have a valid **e-TAG** or must purchase a daily pass. If you choose to purchase a daily pass, you have until midnight three

days after your travel date to purchase the pass. Failure to have a valid e-TAG or to purchase a daily pass will result in you receiving a 'Late Toll Invoice', which if not paid will result in the issuing of an infringement notice by the Victoria Police.

For more information regarding using **Citylink** and the fees associated you can visit their website at [www.citylink.com.au](http://www.citylink.com.au) or contact them on **132 629**.

## Motor vehicle concessions

The Victorian state government has made the below concessions available to eligible people to assist them with having a car on the road.

### MOTOR VEHICLE REGISTRATION FEE

This concession provides a reduction on the vehicle registration component of the registration fee that is charged to eligible concession card holders. There is a limit of one vehicle per concession card.

To receive this fee or to check that you are eligible you can contact **VicRoads** on **131 171** or visit their website at [www.vicroads.vic.gov.au](http://www.vicroads.vic.gov.au).

### TRANSPORT ACCIDENT COMMISSION (TAC) INSURANCE CHARGE CONCESSION

The **TAC Concession** provides a reduction of the TAC component of the registration fee to holders of a pensioner or gold concession card. There is a limit of one vehicle per concession card.

To receive this fee or to check that you are eligible you can contact **VicRoads** on **131 171** or visit their website at [www.vicroads.vic.gov.au](http://www.vicroads.vic.gov.au).

### WHERE TO GET HELP WITH MOTOR VEHICLE ISSUES

**Consumer Affairs Victoria** has a large amount of information on their website at [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au) relating to issues around motor vehicles.

# Superannuation and insurance

## Superannuation

### COMPULSORY SUPERANNUATION

Workplace superannuation has been compulsory in Australia since 1992. All employers must pay contributions of 9% of salary into a fund for employees who earn at least \$450 per month. Since 2006 employees can now choose which superannuation fund they use.

### EARLY RELEASE OF SUPERANNUATION

Superannuation is normally preserved in the fund or retirement savings account until after you retire from the workforce beyond the age of 55. Early release of superannuation in the form of one lump sum payment per year is allowed if you are suffering from severe financial hardship and receive an eligible Commonwealth income support payment. For more information relating to the early release of superannuation you can visit the **Australian Prudential Regulation Authority (APRA)** website at [www.apra.gov.au](http://www.apra.gov.au).

### LOST SUPERANNUATION

If you have changed jobs, addresses or names you may have lost superannuation and be listed on the **Lost Members Register** which is managed by the **Australian Taxation Office. SuperSeeker** can help you track down your lost super. SuperSeeker searches the Lost Members Register and other Tax Office records to find possible matches for your lost super. You can access **SuperSeeker** by using the online tool at the **ATO** website at [www.ato.gov.au](http://www.ato.gov.au) or by calling **132 865**.

## Insurance

There are several types of life insurance. Some are run as investment type policies where you pay contributions over a certain time period and you get back your investment as well as earnings at the date the policy matures. Others are designed to cover the risk of things happening to you:

- **Income protection or disability insurance** – covers a part of your income if you are injured or unwell and unable to work
- **Trauma insurance** – provides you with a lump sum payment if you are diagnosed with one of the specified life threatening illnesses
- **Term life insurance or whole of life cover** – provides your family with a lump sum payment if you die
- **Total and permanent disability insurance** – provides a lump sum payment only if you are totally and permanently disabled prior to retirement

## Where to get help

If you are having any issues with your insurance provider the first step to take is to speak to the **Internal Dispute Resolution** at the provider. If the dispute remains unresolved then the **Insurance Ombudsman Service** is available to give free assistance to people who have disputes with their insurance providers over the following types of cover:

- Home building and contents
- Motor vehicle
- Travel
- Sickness and accident

You can contact the **Insurance Ombudsman Service** on **1300 780 808** or visit their website at [www.insuranceombudsman.com.au](http://www.insuranceombudsman.com.au).

# Telecommunications

## Buying a mobile phone

The **Australian Mobile Telecommunications Association (AMTA)** has provided a number of tips to assist consumers with the purchase of a mobile phone:

- What is your budget?
- What are your usage patterns?
- What types of plans are available?
- What are the call costs in the plan you have chosen?
- What features do you need in a phone?
- What coverage do you need?

For more information you can visit the **AMTA** website at [www.amta.org.au](http://www.amta.org.au) or call them on **02 6239 6555**.

## Telstra InContact

If you are the holder of an eligible health care card you may be eligible to use **Telstra's InContact** phone plan.

**InContact** is a limited home phone service, free of monthly line rental charges, that can be used to receive incoming calls (except reverse charge calls) and to make calls to some emergency service numbers, Telstra customer service numbers, and to HomeLink 1800 numbers. Other outgoing calls can be made using a **PhoneAway card**.

For more information contact **Telstra** on **1800 353 652** or visit their website at [www.telstra.com.au](http://www.telstra.com.au)

## Problems with your phone company

The **Telecommunications Industry Ombudsman (TIO)** is a free, informal and independent scheme, to help consumers sort out their problems with telephone companies and internet service providers. If you are having difficulties with your phone company and have tried to resolve it, but it has not worked so far, you can ask the TIO to look into the matter.

You can contact the **TIO** on **1800 062 058** or [www.tio.com.au](http://www.tio.com.au)

## Low cost computers

**Green PC** provides computers at minimal cost to low-income families, particularly those living in public housing.

For more information contact **Green PC** on **9418 7400** or visit their website at [www.greenpc.com.au](http://www.greenpc.com.au)

## Ways to reduce your phone bills

There are a variety of ways to reduce your telephone bill:

- You can ask to **get your bills monthly**, rather than quarterly.
- When making STD calls, consider if you can **call at "off-peak times"** rather than in the middle of the day when it is more expensive.
- For mobile phone users, **check with your carrier if you can make free calls at certain times, or to certain other mobile numbers**. When you do this, ask if there are any special conditions or other costs etc.
- Could you **put an egg-timer next to the phone** as a reminder when making long-distance calls?
- Ask your phone company if you are on **the best plan that suits your calling needs**. Check your bills and the pattern of calls.
- Would it be worthwhile **paying a higher monthly line rental, if you could get cheaper local calls**, or would you be better off with a **lower line rental and higher call cost**? The answer will depend on the number and type of calls you make.
- You may **consider getting a PIN number for your phone** that means you can block certain types of calls being made from your number. Alternatively some phone companies offer a service of being able to separately bill calls made with the PIN number.
- **Consider changing phone companies**. The Australian Government Communications and Media Authority have an online questionnaire (<http://toolkit.acma.gov.au/fixed/form.asp>) set up to assist consumers better understand their phone usage. Once you have answered the initial questionnaire the website gives you a list of important questions for you to get answered by each phone company you are considering.

# Utilities

Utilities are the services which households need to use everyday such as electricity, water and gas. All utility services now offered in Victoria, apart from water, are run by private companies rather than government departments. Water utilities are still managed by regions and for the Mornington Peninsula this is by South East Water. When connecting your utilities you have the option of comparing prices offered by the various companies which offer each utility.

## How to choose your electricity or gas company

There are quite a number of utility companies in Victoria for people to choose from. It is recommended that you do your homework before connecting to or changing your utility company to allow you to get the best value and deals available.

Each utility company you contact can provide you with an offer summary which outlines the different plans from each company.

You do not have to change utility companies to get the best offer; you simply may need to change the contract or plan you are on with them.

To compare the rates of your current utility company with others available the **Essential Services Commission** has a price comparator program available on their website at [www.esc.vic.gov.au](http://www.esc.vic.gov.au).

The Essential Services Commission website also provides a lot of information relating to changing plans or utility companies.

## Payment options

There are a number of payment options available for payment of utility bills which are outlined in this section along with what you can do if you cannot pay your bills.

### EASYPAY

Many of the utility companies have **easypay** or a similar payment option available to its customers. **Easypay** payment options help customers to budget for their utility accounts by allowing customers to make regular small payments towards the amount owing. When the regular account arrives you only need to pay the outstanding balance.

Most of the companies who offer **easypay** will have a credit card sized card they provide you with which allows you to make your payments through **Australia Post**.

Be aware that some companies set a minimum amount they will accept, so you may not be able to make a \$10 per week payment, it may have to be \$20 per fortnight.

## DIRECT DEBIT

**Direct debit** allows you to pay your bills direct from your bank account. Some people find this a very convenient method of payment as they do not have to line up at Australia Post or spend time on hold by paying over the phone.

However, you need to be aware that if you do not have the money in your account on the day the payment is due, you may incur an overdraft account fee, which are usually around \$35.00 each time a direct debit fails.

## CENTREPAY

**Centrepay** can be used to pay for your utilities. For more information regarding **Centrepay** please refer to the **Centrelink** section of this booklet.

## EXTRA TIME TO PAY OR PAYMENT PLAN

Contact your utility company if you know that you will not be able to pay the entire amount of the bill on the day it is due.

Most of the utility companies will allow you to have an extension on the amount owing if you contact them prior to the due date to discuss your circumstances. One of the options that the utility companies have for extra time to pay is to put you onto a payment plan, which in most cases is similar to the easypay option.

## Utility concessions

There are a number of concessions available to assist people with paying for their utility charges. Please note that the concessions can only be claimed if the utility account is in the name of the concession holder.

### WINTER ENERGY CONCESSION

Between May and November each year people on eligible concession cards from **Centrelink** may be entitled to a **Winter Energy Concession** discount on their electricity and gas utility accounts of 17.5%.

To receive this concession you need to present your concession card when paying the bill or contact the company to register.

### NON-MAINS WINTER ENERGY CONCESSION

For people who use LPG or another alternative fuel as the main domestic energy source and are on eligible concession cards from **Centrelink** may be entitled for a rebate on the cost of the fuel purchased. Application forms are available through your local council office or fuel supplier between September and January each year.

To apply outside this period contact the **Concessions Information Line** on **1800 658 521**.

### OFF-PEAK CONCESSION

This concession is available to eligible concession card holders all year round. The off-peak concession is a reduction of 13% on the off-peak charges on your electricity bill.

To claim this concession you need to present your concession card when paying the bill or contact the company to register.

## UTILITY RELIEF GRANT SCHEME

The utility relief grant scheme has been established by the State Government to assist domestic customers who are unable to pay for their utilities due to a short term financial emergency.

Assistance is available on electricity, gas and water bills. To qualify you need to be a holder of an eligible concession card from **Centrelink**; are able to show that unpredicted hardship has left you unable to pay the utility bill without help; are at risk of disconnection of the utility; you are registered with the utility company's hardship program and meet one of following criteria:

- A considerable **increase in consumption**
- A recent **decrease in income** (e.g. loss of job)
- **Higher than expected expenses** on essential items
- **The cost of shelter is more than 30% of the total household income**
- **The cost of utility usage is more than 10% of the total household income**

To apply for the grant you need to contact your utility company or contact the **Concessions Information Line** on **1800 658 521**.

## NON-MAINS UTILITY RELIEF GRANT SCHEME

This grant scheme provides one off help to customers who use LPG or bottled water for domestic purposes and are unable to pay for these items due to unpredicted hardship. The eligibility criteria for this grant are the same as for the utility relief grant scheme.

## CAPITAL GRANTS SCHEME

The capital grants scheme has been established to provide one off monetary support to concession card holders by repairing or replacing washing machines or fridges for people who are unable to themselves due to financial hardship. If the faulty piece of equipment is not too old and in generally good condition then repair will be organised and if not possible the equipment will be replaced. The size of replacement pieces of equipment will be based on the number of people living in the house.

To apply for this scheme you must demonstrate that you have no savings to meet the full cost of the appliance. Application forms are available from the **Financial Counsellors at Good Shepherd Youth & Family Service** offices (for details check out the Community Phone Book at the back of this booklet).

The **Concessions Unit** a part of the **Department of Human Services** manages the scheme and can answer any queries you have on **1800 658 521**.

## UTILITIES ALLOWANCE

The utilities allowance has been established to assist people with eligible concession cards of the age pension age with the expenses related to energy, rates, water and sewerage. Contact **Centrelink** on **132 300** for more information.

## WATER AND SEWERAGE CONCESSIONS

This concession provides a 50% discount on your water and sewerage charges up to an annual maximum for people with an eligible concession card.

To receive this concession you need to present your concession card when paying the bill or you can contact your supplier to have the concessions routinely deducted from the bill.

There are also other concessions and rebates available which cover people using life support machines at home, multiple sclerosis concession, firewood licences, group homes winter energy.

For more information and to find out if you are eligible please contact the **Concessions Information Line** part of the **Department of Human Services** on **1800 658 521**.

## Know your utility bill

Do you know what your utility bill is telling you? Are you familiar with the charges, graphs and calculations? Most of the utility bills have a similar format now and they state the total amount owing, any payment made, the amount you've used and any supply charge.

What to check on your utility bill:

- What period does the bill cover? Is it for 1 month, 2 months, or 3 months?
- Is there a concession amount listed on the bill? Are you registered with your concession card?
- Look at your usage on the current bill; has it gone up or down compared with the previous bill? Is it about the same, or is it different to the same time last year? If it has increased dramatically, can you pinpoint what might have led to the increase?

The service fee is a fixed fee on each bill that is the cost, to you, of supply (lines, pipes, and meters).

Are there any other fees or charges on your bill and do you know what they mean? If in doubt, ring and find out.

**NOTE - If you cannot understand why your usage has increased, call your utility company. They may be able to do an 'energy audit' of your place, which measures approximately the amount of water, gas or electricity you might be using, according to the number of people in your household and the appliances you have.**

If they cannot adequately explain what has happened or account for a leak or fault, you can call the Ombudsman (see below section 'Complaints about utility companies').

## South East Water

**South East Water** is the Victorian State Government owned water company which provides water, sewerage and water-saving services to South East Melbourne including the Mornington Peninsula.

South East Water recognises that some of our customers may be unable to pay their water and sewerage account, due to financial circumstances, which could include:

- Low-income
- An unexpected reduction in income
- A large unexpected expense on an essential item
- Unemployment
- Illness
- Relationship breakdown
- Drug or gambling addiction
- Domestic violence

If you are experiencing financial difficulties, South East Water can help by providing a range of payment options and services to ease the burden and keep you connected to our vital services.

You can contact **South East Water** by calling them on **131 694** or visit their website at [www.southeastwater.com.au](http://www.southeastwater.com.au)

## SOUTH EAST WATER HARDSHIP PLUMBING SCHEME

The **Victorian State Government Capital Grants Scheme** is for major plumbing works only. This means that minor plumbing problems do not qualify under the Capital Grants Scheme. South East Water has therefore developed its own **Hardship Plumbing Scheme** to capture hardship customers whose households require minor plumbing repairs but who do not qualify under the Capital Grants Scheme or Smart Homes.

## Useful tips for saving \$\$\$ on gas & electricity

According to Sustainability Victoria, if every household in Victoria cuts their utilities usage by around 15% they could save up to \$270 per year.

Most of the energy used in households is used in heating and cooling our homes, heating water and running appliances.

Sustainability Victoria ran an article in the Herald Sun in 2001 outlining the savings a family of two adults and two children could achieve regarding utility costs with the following examples:

If you have a TV or stereo with remote control, it still draws power when it is turned off, as it is actually on standby. If you want to save money, turn all of the appliances off at the wall. Also, don't leave your mobile phone charger plugged in, unless you are charging it.	<b>SAVING up to \$100 per year</b>
Take advantage of sun and wind to dry your washing on the clothes line instead of the dryer.	<b>SAVING up to \$100 per year</b>
Turn on your drinks fridge only when you are expecting friends. Don't leave it running all the time	<b>SAVING up to \$60 per year</b>
Keep the heat out by closing windows/curtains.	<b>SAVING up to \$150 per year</b>
Turn the lights off when you leave the room.	<b>SAVING up to \$30 per year</b>

For more information relating to saving money in the home with regards to utilities you can visit the **Sustainability Victoria** website at [www.saveenergy.vic.gov.au](http://www.saveenergy.vic.gov.au). The Australian government also have put together the **Climate Clever** website at <http://cc.greenhouse.gov.au/> which outlines ways to save money on utilities in the house and at the same time cutting greenhouse gas emissions from your house.

The number of different gas and electricity companies who operate within Victoria all have websites which outline other ways to reduce utility costs. Listed below are the main ones:

**AGL:**  
www.agl.com.au  
Phone 133 000 (Gas) 131 245 (Electricity)

**Origin Energy:**  
www.originenergy.com.au  
Phone 132 461  
**TRU Energy**  
www.truenergy.com.au  
Phone 133 466

**United Energy:**  
www.ue.com.au  
Phone 1300 131 689  
**Victoria Electricity**  
www.victoriaelectricity.com.au  
Phone 1300 136 891

### SOUTH EAST WATER HARDSHIP ASSISTANCE TEAM

South East Water has a specialised Financial Assistance team who have extensive training to ensure that customers experiencing financial hardships are given the support they need. Customers requiring our assistance will:

- Be treated sensitively on a care by care basis and have their circumstances kept confidential.
- Receive information about alternative payment arrangements or Hardship Policy and Government concessions including the Utility Relief Grant Scheme.
- Receive information about free and independent financial counselling services from an accredited financial counsellor.
- Be shielded from further debt recovery action.
- Have access to water conservation information to assist in reducing consumption.

### SOUTH EAST WATER FINANCIAL COUNSELLING SERVICES

South East Water has developed a working partnership with Good Shepherd Youth & Family Service (Peninsula) in order to improve service to our clients facing financial difficulties. If you feel you might benefit from this partnership, we can direct you to **Good Shepherd Youth & Family Service - Financial Counselling Team**. Good Shepherd Financial Counselling can help by:

- Assisting you in working out payment plans with creditors.
- Advising you of available options when you are unable to pay bills, fines or debts.
- Provide information about financial management options.

- Advising you whether you might be eligible for Government assistance such as the Utility Relief Grant Scheme.
- Provide information relating to options for dealing with debts such as moratoriums, payment arrangements and bankruptcy.
- Referring you to other organisations that may be able to assist you.

Good Shepherd Financial Counsellors can provide you with relevant information to assist you in making informed decisions about how to deal with your financial situation. This service is provided free of charge. To contact Good Shepherd with regards to your South East Water bill you can call **Good Shepherd** directly on **03 5971 9444** or toll free on **1800 999 712** (for South East Water customers only).

### WAYS TO SAVE WATER & CUT THE COST OF YOUR WATER ACCOUNT

**South East Water** have a large amount of information on their website at [www.southeastwater.com.au](http://www.southeastwater.com.au) outlining quick wins, easy habits and long term solutions for saving water in the home. Some of the ideas they outline include:

- Having shorter showers
- Don't leave taps running
- Do the washing with a full load

South East Water and the other water retailers in Victoria have also come together with the government and different product companies to produce the **Save Water** website at [www.savewater.com.au](http://www.savewater.com.au) which also outlines ways to save water around the house.

By following some or all of the tips and ideas on the websites listed above, not only will you be helping to save water for all Victorians, but you will also cut down your water bill.

## Rebates for sustainable energy use

The Victorian and Federal Governments are currently providing rebates for purchases of some products used in the home and garden which use energy in a more sustainable way.

Rebates are currently available for:

- AAA efficient showerheads
- Solar hot water systems
- Gas hot water systems
- Solar electricity
- Dual flush toilets
- Rainwater tanks
- Rainwater diverters
- Grey water systems
- Waterless car cleaning products
- Shower timers
- Toilet flush interrupter devices
- Water wise garden products

The **Sustainability Victoria** website at [www.sustainability.vic.gov.au/rebates](http://www.sustainability.vic.gov.au/rebates) has more information and application forms for these rebates. Further information relating to saving money on water use in the home and the rebates available for water-saving are also available from the **Victorian State Government** water website at [www.ourwater.vic.gov.au](http://www.ourwater.vic.gov.au)

## Complaints about utility companies

If you are having any issues with your utility company or any of your utility bills, the first step you must take is to contact the company and try to resolve the issue.

If you are unable to resolve the issue with the utility company you can lodge a free complaint with the **Energy and Water Ombudsman** by contacting them on **1800 500 509**. The problems and issues that the Energy and Water Ombudsman handles include:

- Supply of service
- Billing
- Payments
- Disconnections and restrictions
- Land and property issues relating to the services

Most of the problems handled by the Ombudsman can be resolved through discussion. Infrequently the Ombudsman will have to make the final decision regarding the complaint.

# Budgeting booklet

Chances are you are already budgeting and using practical ideas to deal with large expenses and to manage your money. Work out what you are already doing well and then keep on doing it! Budgeting can be a way of at least planning for large expenses, so they are incorporated into your spending. It's important to recognise that sometimes budgeting involves the juggling and shuffling of certain bills and expenses.

## Tips for budgeting

By following some or all of the following tips for the family budget, you may be able to make the dollars stretch a little further:

- **Eating dinner at home** rather than having take away and if you shop weekly or fortnightly, make a menu, shop only to make food for that menu and don't go shopping in between
- **Do the grocery shopping of an evening**, as many supermarkets with an in-store bakery will often reduce their products dramatically. There can be some great bargains, so find out when your supermarket does this.
- **Bulk buying** of items such as bathroom and laundry supplies
- **Buying second hand good quality goods**
- **Check discounted days** for entertainment items such as movies and DVD rentals
- **Keep a money jar** with all the spare change from your wallet or purse, once it is full bank the money saved
- **Make your own gifts and cards**
- **Make the most of sales** during the year by stocking up on Christmas presents early
- Save money during school holidays by **doing free things with the kids**
- **The library** is a great place for books, magazines, computer, internet use and kids' activities. It is also free!
- If you are planning a holiday, check the **off-season prices**, sometimes they can be half the regular price. You can stay at caravan parks (on-site vans or cabins) and take all your own food to keep costs down. When choosing a destination, try and make sure it has free attractions too e.g. beach, river etc
- The **junk mail can be your best friend!** If you get to know the costs of your regular supermarket items, the catalogues will show when there are savings on food you usually buy. Study the specials and make sure they are genuine. If you have to drive or catch public transport, these costs defeat the purpose of extra trips
- **Compare the costs** of buying some foods, especially vegetables, in different forms - fresh, canned or frozen
- At the supermarket, the more expensive items are at eye-level as the big companies pay to have their products where we are more likely to see them. Often products on the lower shelves can be **the same quality, but at a lower price**
- Its worth **comparing if markets have lower priced fruit and vegetables than greengrocers or supermarkets.**

# Budgeting Booklet

## FIRST STEP

How much money is coming into the household? Exactly what income is received from Centrelink, employment or maintenance payments? If you are not sure, go through old wage slips or benefit statements. For workers whose income varies, average out the payslips over the past 6 months. Add up how much you have earned and write, in the graph below, the amount you feel you can count on each fortnight.

INCOME	
Wage/Pension/ Benefit/Maintenance	\$ <input type="text"/>
Other	\$ <input type="text"/>
<b>TOTAL INCOME</b>	\$ <input type="text"/>

## SECOND STEP

The next step in managing money well, is acknowledging how you are currently spending. This can be scary! It means having to be honest, at least with yourself, about where the money goes. When you can see it written down, it really makes it clear what your priorities are.

If you are not in the practice of budgeting, your initial figures may not be all that accurate, but they will start you off on the process.

At the back of this Budgeting Booklet there is a personal budget sheet, which may be photocopied. It will help you itemise what you are spending each fortnight, or over a year.

Do you pay your rent/mortgage weekly, fortnightly or monthly? Exactly how much is it? If your income is paid fortnightly and your rent/mortgage is calculated on a monthly basis, work out how much it costs you each fortnight, so it's a consistent period for both your income and expenses.

You may need to check old bills (utilities, insurance, and rates) to work out the average figures. For example: collect all your gas bills for the past year, add up the yearly total and divide by 26 to work out how much it costs you, on average, in gas each fortnight.

If you have been in your current property for over 12 months, ring the utility company and they can easily calculate your average fortnightly cost of gas, water or electricity.

## THIRD STEP

The next steps are identifying your usual expenses and writing them in the table below. These expenses are then prioritised in your budget and they are your first concern each time you are paid. Once they are dealt with, the rest of the money can be used for your other expenses.

HOUSING	
Rent/Mortgage	\$ <input type="text"/>
Council rates	\$ <input type="text"/>
Water rates	\$ <input type="text"/>
Insurance – House/Contents	\$ <input type="text"/>
Repairs	\$ <input type="text"/>
Other	\$ <input type="text"/>
UTILITIES	
Electricity	\$ <input type="text"/>
Gas	\$ <input type="text"/>
Telephone/Mobile/Internet	\$ <input type="text"/>
Other fuel costs/Firewood	\$ <input type="text"/>
Other	\$ <input type="text"/>
<b>TOTAL</b>	\$ <input type="text"/>

Calculating your necessities gives you a clear picture of how much it costs you at an absolute minimum and how much is available for other spending. You are then able to make more informed decisions about your money. Some people find that direct debits for these expenses save them the hassle of having to deal with it each time. Others find that doing their banking and paying in person keeps them in touch with their costs and account balance. It can also offer some flexibility. For semi-regular spending, such as hair cuts etc, estimate how often you had it done and what the rough cost was, then calculate the yearly total and divide by 26 to get your fortnightly figure. For example: 6 hair cuts/year (6 x \$30 = \$180) and you get your hair coloured twice per year (2 x \$40 = \$80) \$180 + \$80 = \$260 per year. \$260 ÷ 26 fortnights = \$10 per fortnight.

If you don't have a set amount for groceries, add together the amounts you spend at the supermarket, milk bar and any other convenience stores over the period of a week or fortnight. This will give you an approximate total of how much it is costing you for groceries.

Education can be a bit tricky. Try to count in the little amounts that you are often paying out e.g. excursions (how often?), canteen lunches, fundraisers etc. It will probably surprise you how much it costs each fortnight or over a year.

TRANSPORT	
Car registration/Insurance	\$ <input type="text"/>
Petrol/Gas/Oil	\$ <input type="text"/>
Car maintenance	\$ <input type="text"/>
Fares and Parking	\$ <input type="text"/>
FOOD	
Groceries/Milk/Bread	\$ <input type="text"/>
Lunches	\$ <input type="text"/>
Other	\$ <input type="text"/>
CLOTHING/SHOES	
Casual/Seasonal needs	\$ <input type="text"/>
School clothing	\$ <input type="text"/>
PERSONAL EXPENSES	
Doctor/Chemist/Optical/Dentist	\$ <input type="text"/>
Medical insurance	\$ <input type="text"/>
Personal insurance	\$ <input type="text"/>
Haircuts	\$ <input type="text"/>
Dry cleaning	\$ <input type="text"/>
Other	\$ <input type="text"/>
Courts/fines	\$ <input type="text"/>
CHILDREN	
School expenses	\$ <input type="text"/>
Childcare	\$ <input type="text"/>
Pocket money	\$ <input type="text"/>
Maintenance/Child Support	\$ <input type="text"/>
<b>TOTAL</b>	\$ <input type="text"/>

## FOURTH STEP

### Hobbies & Sport

What hobbies do you have? Is it a regular trip to the movies i.e. \$10 per ticket each fortnight or do you have to pay membership to the athletics club i.e. \$50 per year plus sporting clothes? What do you pay for other family members' recreation?

### Gifts

Gifts can be roughly calculated by identifying your usual limit (\$10/\$20/\$30/\$100 per person) and deciding how many people you buy for and how often. Do you buy just for Christmas or also for birthdays, immediate family or nieces, nephews as well? Again, divide the total by 26 fortnights (or 52 weeks).

### Entertainment & Videos

Do you smoke or drink? Don't forget to allow for this. You will spend the money anyway, so it will be better to plan around it. Do you have a special treat that you usually pay for? Make sure you include this on your spending.

#### GENERAL

Papers and books	\$
Cigarettes/Alcohol	\$
Tatts/lotto/Bingo/TAB/Pokies	\$
Rental appliances	\$
Dining Out	\$
Entertainment/Hobbies/Sport	\$
Gifts – Christmas/Birthdays	\$
Courts and fines	\$
Holidays	\$
Pets	\$
Other	\$
Add up all your expenses to find your total living costs.	
TOTAL EXPENSES	\$

## Finally

Take the total expenses away from the income. In a perfect world, there would be money left over. However, most people spend at least what they earn, if not more.

#### FINALLY

Income	\$
Total expenses	\$
SURPLUS/DEFECIT	\$

Remember: Even if all the expenses are not 100% accurate at this stage, it is more important to go through and work it out as best you can and write it in to get started. If you've completed this step, congratulate yourself on having done the most difficult part of this exercise!

Once you have recovered from the shock of how much it is actually costing you to live, then you can move onto making decisions about how you choose to spend your money.

For further information and helpful hints try:

**'Falling on Hard Times'**  
published by Victorian Legal Aid  
**9269 1223**  
[www.legalaid.vic.gov.au](http://www.legalaid.vic.gov.au)

**'Financial Security - The Guide to Managing Your Money'**  
published by ChildSupport  
**131 272**  
[www.csa.gov.au](http://www.csa.gov.au)

If you want to do your budgeting exercise on the internet, visit the **CHOICE** website, in addition to heaps of useful consumer information, they have an online budget planner at [www.choice.com.au](http://www.choice.com.au)

# Personal budget sheet

#### INCOME

Wage/Pension/ Benefit/Maintenance	\$
Other	\$
TOTAL INCOME	\$

#### HOUSING

Rent/Mortgage	\$
Council rates	\$
Water rates	\$
Insurance – House/Contents	\$
Repairs	\$
Other	\$

#### UTILITIES

Electricity	\$
Gas	\$
Telephone/Mobile/Internet	\$
Other fuel costs/Firewood	\$
Other	\$

#### TRANSPORT

Car registration/Insurance	\$
Petrol/Gas/Oil	\$
Car maintenance	\$
Fares and Parking	\$

#### FOOD

Groceries/Milk/Bread	\$
Lunches	\$
Other	\$

Add up all your expenses to find your total living costs. TOTAL EXPENSES \$

#### CLOTHING/SHOES

Casual/Seasonal needs	\$
School clothing	\$

#### PERSONAL EXPENSES

Doctor/Chemist/Optical/Dentist	\$
Medical insurance	\$
Personal insurance	\$
Haircuts	\$
Dry cleaning	\$
Other	\$
Courts/fines	\$

#### CHILDREN

School expenses	\$
Childcare	\$
Pocket money	\$
Maintenance/Child Support	\$

#### GENERAL

Papers and books	\$
Cigarettes/Alcohol	\$
Tatts/lotto/Bingo/TAB/Pokies	\$
Rental appliances	\$
Dining Out	\$
Entertainment/Hobbies/Sport	\$
Gifts – Christmas/Birthdays	\$
Courts and fines	\$
Holidays	\$
Pets	\$
Other	\$

Total Income \$ - Total Expenses \$ = Surplus/Deficit \$

# Stretching the Dollar phonebook

## Centrelink

### Appealing Centrelink decisions

Welfare Rights Unit  
9416 1111  
155 Easey St, Collingwood  
[www.welfarerights.org.au](http://www.welfarerights.org.au)  
Victoria Legal Aid  
1800 677 402 (general)  
9784 5222 (Frankston)  
Cnr O'Grady Avenue &  
Dandenong Road, Frankston  
[www.legalaid.vic.gov.au](http://www.legalaid.vic.gov.au)  
Centrelink Services  
Centrepay  
1800 050 004  
(see below addresses)  
[www.centrelink.gov.au](http://www.centrelink.gov.au)  
Payment queries  
132 490  
Local Customer Service  
Centre  
131 021  
Hastings  
113 High Street  
Frankston  
Cnr Davey & Young Sts  
Mornington  
332 Main Street  
Rosebud  
3 Jetty Road  
**Concession Cards**  
Concessions Unit  
1800 658 521  
**Education**  
**Fees assistance**  
Council of Adult Education  
9652 0611  
**Education maintenance allowance**  
Department of Education  
1800 809 834  
33 Princes Hwy, Dandenong  
[www.sofweb.vic.edu.au/ema](http://www.sofweb.vic.edu.au/ema)

JET child care fee assistance  
Centrelink, 136 150  
[www.centrelink.gov.au](http://www.centrelink.gov.au)

### Kindergarten fee subsidy

Early Years Services Branch  
in the Office of Children  
1300 731 947  
10/50 Lonsdale Street,  
Melbourne  
[www.office-for-children.vic.gov.au](http://www.office-for-children.vic.gov.au)

### Saver Plus program

Brotherhood of St Laurence  
9781 5724  
54-58 Wells Street, Frankston  
[www.bsl.org.au](http://www.bsl.org.au)

Student scholarships  
Department of Education  
33 Princes Highway,  
Dandenong  
[www.education.vic.gov.au/scholarships](http://www.education.vic.gov.au/scholarships)  
Student travel allowance  
03 9794 3561  
[www.sofweb.vic.edu.au/ema](http://www.sofweb.vic.edu.au/ema)

Victorian Government  
School Fees  
1800 809 834  
[www.education.vic.gov.au](http://www.education.vic.gov.au)

## Employment & unemployment

### Workchoices information

Australian Government  
1300 363 264  
[www.workchoices.gov.au](http://www.workchoices.gov.au)  
Training Hastings and  
Westernport Employment  
Skills Training  
5979 2259  
2036 Frankston-Flinders  
Road, Hastings

## Employment and Training Services (Job Network Local Offices)

LGA Employment  
5973 4441  
341 Main Street, Mornington  
5981 1022  
Shop 2A McDowell St,  
Rosebud  
Salvation Army  
5976 5600  
346 Main Street, Mornington  
[www.salvos.org.au](http://www.salvos.org.au)  
Employment Solutions  
5982 0577  
10-16 Ninth Avenue, Rosebud

Jobs Australia  
5976 2474  
1 Main Street,  
Mornington  
5986 4623  
1337 Nepean Hwy,  
Rosebud

## Families

### ATO Baby Bonus

Australian Taxation Office  
132 861  
14 Mason Street, Dandenong  
[www.ato.gov.au](http://www.ato.gov.au)

### Child care benefit & baby bonus

Family Assistance Office  
Within Centrelink offices  
[www.familyassist.gov.au](http://www.familyassist.gov.au)  
Child care service locator  
and complaints  
National Childcare  
Accreditation Council  
1300 136 554  
[www.ncac.gov.au](http://www.ncac.gov.au)

### Child support information

Child Support Agency  
131 272  
Cnr Young & Davey Street,  
Frankston  
[www.csa.gov.au](http://www.csa.gov.au)

## Finances

### Credit reporting

Veda Advantage  
1300 762 207  
[www.mycreditfile.com.au](http://www.mycreditfile.com.au)

Dun & Bradstreet  
132 333  
[www.dnb.com.au](http://www.dnb.com.au)

### Credit smart guide

Money Manager  
[www.moneymanager.com.au](http://www.moneymanager.com.au)

### Financial counselling services

Good Shepherd Youth &  
Family Service (local offices)  
03 5979 9444  
1 Church Street, Hastings  
[www.goodshep.vic.org.au](http://www.goodshep.vic.org.au)  
3/342 Main Street, Mornington  
68 Playne Street, Frankston  
878 Point Nepean Highway,  
Rosebud

Frankston City Council  
1300 322 322  
[www.frankston.vic.gov.au](http://www.frankston.vic.gov.au)  
Financial & Consumer Rights  
Council  
(for other areas)  
03 9663 2000

Buying Service  
Good Shepherd Youth &  
Family Service  
(Micocredit worker)  
03 9417 4666  
See above addresses  
[www.goodshep.vic.org.au](http://www.goodshep.vic.org.au)

NILS (No interest loans  
scheme)  
03 5971 8199  
StepUP Loans  
Loan guarantor information  
Consumer Credit Legal  
Centre NSW  
[www.cclcnsw.org.au/content/  
view/44/61/](http://www.cclcnsw.org.au/content/view/44/61/)

## Problems with financial institutions

Banking & Financial Services  
Ombudsman  
1300 780 808  
[www.bfso.org.au](http://www.bfso.org.au)

Credit union dispute  
resolution centre  
[www.cudrc.com.au](http://www.cudrc.com.au)

### Reclaiming banking penalty fees

CHOICE 02 9577 3399  
[www.choice.com.au](http://www.choice.com.au)

### Bankruptcy

Insolvency & Trustee  
Service Australia  
1300 634 785  
Level 16, 300 La Trobe Street,  
Melbourne  
[www.itsa.gov.au](http://www.itsa.gov.au)

### Payday loans / Short term loans information

Consumer Affairs Victoria  
1300 558 181  
[www.consumer.vic.gov.au](http://www.consumer.vic.gov.au)

## Health

### 30% private health insurance rebate

Medicare 1300 554 463  
[www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au)  
General Medicare Information  
132 011

Local Offices  
Shop 213, Bayside Shopping  
Centre,  
Bay St, Frankston  
Rosebud Village Shopping  
Centre,  
967 Point Nepean Road  
Village Shopping Centre, Main  
Street, Mornington

### Dental concessions

Dental Health Unit  
1300 360 054  
[www.health.vic.gov.au/  
dentistry](http://www.health.vic.gov.au/dentistry)

### Eye care concessions

Victorian College of Optometry  
9349 7455

## Housing

### Housing assistance information

WAYSS Limited  
03 9791 6111  
249-300 Thomas Street,  
Dandenong  
[www.wayssltd.org.au](http://www.wayssltd.org.au)

### Mortgage assistance & other concessions

Department of Human  
Services  
1800 134 872  
431 Nepean Hwy, Frankston  
[www.dhs.vic.gov.au](http://www.dhs.vic.gov.au)

### Problems with Public Housing

Public Tenant Support Worker  
03 9781 5724  
Level 1, Suite 10,  
54-58 Wells Street, Frankston

### Public Housing information

Office of Housing  
03 9784 3200  
Level 1, 431 Nepean Highway,  
Frankston  
[www.housing.vic.gov.au](http://www.housing.vic.gov.au)

### Stamp Duty Concession

State Revenue Office  
132 161  
[www.sro.gov.au](http://www.sro.gov.au)

### Shared Accommodation Register

Bayside Shared  
Accommodation Register  
9783 2959  
Frankston  
The Hastings Centre  
5979 2762  
Hastings

Mornington Community  
Information & Support  
5975 1644  
Mornington

### Advice for tenants

Tenants Union Advice Line  
9416 2577  
[www.tuv.org.au](http://www.tuv.org.au)

## Legal

Consumer Issues  
 Australian Competition & Consumer Commission  
 9290 1800  
 Level 42, The Tower  
 360 Elizabeth Street  
 Melbourne Central  
[www.accc.gov.au](http://www.accc.gov.au)  
 Consumer Affairs  
 1300 558 181  
 121 Exhibition Street  
 Melbourne  
[www.consumer.vic.gov.au](http://www.consumer.vic.gov.au)  
 Consumer Action Law Centre  
 9670 5088  
 Level 7, 459  
 Little Collins Street,  
 Melbourne  
[www.consumeraction.org.au](http://www.consumeraction.org.au)  
**Legal Information & Assistance**  
 Hastings Community Information & Support Centre  
 5979 2762  
 30 King Street, Hastings  
 Mornington Community Information & Support Centre  
 5975 1644  
 320 Main Street, Mornington  
[www.morninfo.org.au](http://www.morninfo.org.au)  
 Southern Peninsula Community Information & Support Centre  
 5986 1285  
 878 Point Nepean Road,  
 Rosebud  
 Peninsula Community Legal Centre  
 1800 064 784  
 431 Nepean Hwy, Frankston  
**Legal Aid**  
 Victoria Legal Aid  
 9784 5222  
 Cnr O'Grady Ave & Dandenong Rd, Frankston  
[www.legalaid.vic.gov.au](http://www.legalaid.vic.gov.au)  
**Legal problems**  
 Ombudsman Victoria  
 9613 6222  
 Level 3, 459 Collins Street,  
 Melbourne  
[www.ombudsman.vic.gov.au](http://www.ombudsman.vic.gov.au)

## Motor vehicles

**Registration**  
 Vicroads 131 171  
 71 Hartnett Drive, Seaford  
[www.vicroads.com.au](http://www.vicroads.com.au)  
 Speeding & traffic offences fines  
 Department of Justice  
[www.justice.vic.gov.au](http://www.justice.vic.gov.au)  
**TAC compensation payments**  
 TAC  
[www.tac.vic.gov.au](http://www.tac.vic.gov.au)

## Superannuation & insurance

**Early release of superannuation**  
 Australian Prudential Regulation Authority  
[www.apra.gov.au](http://www.apra.gov.au)  
**Locating lost superannuation**  
 Australian Taxation Office  
 132 865  
[www.ato.gov.au](http://www.ato.gov.au)

## Telecommunications

**Telecommunications information**  
 Communications & Media Authority  
 03 9963 6800  
 Level 44 Melbourne Central Tower, 360 Elizabeth Street,  
 Melbourne  
[www.acma.gov.au](http://www.acma.gov.au)  
**Phone line faults**  
 Telstra 132 203  
**Telecommunication issues**  
 Telecommunications Ombudsman  
 1800 062 058  
[www.tio.com.au](http://www.tio.com.au)  
**Buying a mobile phone**  
 Australian Mobile Telecommunications Authority  
 02 6239 6555  
[www.amta.org.au](http://www.amta.org.au)  
 Telstra InContact  
 Telstra 1800 353 652  
[www.telstra.com.au](http://www.telstra.com.au)

## Low cost computers

Green PC  
 9418 7400  
[www.greenpc.com.au](http://www.greenpc.com.au)

## Utilities

**Choosing utility companies**  
 Energy Services Commission  
 1300 134 575  
[www.esc.vic.gov.au](http://www.esc.vic.gov.au)  
**Complaints about utility companies**  
 Energy and Water Ombudsman  
 1800 500 509  
[www.ewov.com.au](http://www.ewov.com.au)  
**Saving money on water**  
 Our Water  
 136 186  
[www.ourwater.vic.gov.au](http://www.ourwater.vic.gov.au)  
 Save Water  
 (03) 8508 6888  
[www.savewater.com.au](http://www.savewater.com.au)  
**Sustainable Energy & Saving money**  
 Sustainability Victoria  
 03 8626 8700  
[www.saveenergy.vic.gov.au](http://www.saveenergy.vic.gov.au)  
 Climate Clever  
 1800 808 571  
<http://cc.greenhouse.gov.au>  
**Water Information**  
 South East Water  
 131 694  
[www.southeastwater.com.au](http://www.southeastwater.com.au)  
**Gas & electricity companies in Melbourne**  
 United Energy  
 1300 131 689  
[www.ue.com.au](http://www.ue.com.au)  
 AGL  
 133 000 (Gas)  
 131 245 (Electricity)  
[www.agl.com.au](http://www.agl.com.au)  
 Origin Energy  
 132 461  
[www.originenergy.com.au](http://www.originenergy.com.au)  
 TRU Energy  
 133 466  
[www.truenergy.com.au](http://www.truenergy.com.au)  
 Victoria Electricity  
 1300 136 891  
[www.victoriaelectricity.com.au](http://www.victoriaelectricity.com.au)

## Community health services

Hastings – Peninsula Community Health Services  
 5979 2894  
 Coolstore Road  
 (Cnr Victoria Street), Hastings  
 Mornington – Peninsula Community Health Service  
 5975 8266  
 62 Tanti Avenue, Mornington  
 Rosebud – Peninsula Community Health Service  
 Dental Clinic  
 5986 4677  
 288 Eastbourne Road,  
 Rosebud

## Crisis Information

Child Protection Crisis Line  
 131 278  
 Department of Human Services (Frankston)  
 9784 3100  
[www.dhs.vic.gov.au](http://www.dhs.vic.gov.au)  
 Disability Information Victoria  
 1300 650 865  
[www.disability.vic.gov.au](http://www.disability.vic.gov.au)  
 Lifeline  
 131 114  
[www.lifeline.org.au](http://www.lifeline.org.au)  
 Peninsula Crisis Centre  
 9784 5050  
[www.salvationarmy.org.au/PYFS/frankston.asp](http://www.salvationarmy.org.au/PYFS/frankston.asp)  
 Peninsula Youth & Family Services Crisis & Support  
 1800 802 298  
[www.salvationarmy.org.au/PYFS/frankston.asp](http://www.salvationarmy.org.au/PYFS/frankston.asp)  
 Poisons Information Centre  
 131 126  
[www.rch.org.au/poisons](http://www.rch.org.au/poisons)

Psychiatric Services / CAT Team  
 9784 6999

Relationships Australia  
 1300 364 277  
[www.relationships.com.au](http://www.relationships.com.au)  
 Southern Peninsula Crisis Services  
 5977 0216  
 Peninsula Crisis Centre (Rosebud)  
 5986 7122

## Drug & alcohol services

Alcoholics Anonymous  
 9600 4511  
 Australian Drug Foundation  
 9278 8100  
 Beleura Clinic (Moorooduc)  
 5978 8224  
 Cranbourne Integrated Care Centre  
 5990 6789  
 Directline - Drugs Victoria  
 1800 888 236  
 Hastings Youth Resource Centre  
 5950 1666  
 Peninsula Drug & Alcohol Program (PenDAP) 9784 8100  
 SHARPS  
 (Needle & Syringe program)  
 9781 1622  
 South East Alcohol & Drug Services (SEADS)  
 8792 2330  
 Wayss Ltd  
 9791 6111  
 Westernport Drug & Alcohol  
 9794 8338  
 Youth Substance Abuse Service (YSAS)  
 9770 5622

## Family services

(including women, men & children)  
 Anglicare Family Services (Rosebud)  
 5982 2586  
 Family Relationships Centre (Frankston)  
 9770 0341  
[www.familyrelationships.gov.au](http://www.familyrelationships.gov.au)  
 Good Shepherd Youth & Family Service  
 5979 9444  
 Kid's Help Line  
 1800 551 800  
[www.kidshelp.com.au](http://www.kidshelp.com.au)  
 Men's Referral Service  
 1800 065 973  
 OZ Child (Mornington)  
 5975 7644  
 Parentline  
 132 289  
 Parents Counselling Line  
 1800 134 008  
 Parents without partners (support only)  
 1300 797 842  
 Peninsula Women's Information & Support Service  
 5985 5955  
 Relationships Australia  
 1300 364 277

## Gambling issues

Gamblers Help  
 1800 156 789  
[www.problemgambling.vic.gov.au](http://www.problemgambling.vic.gov.au)  
 Gambling Hotline  
 1800 622 112

## Hospitals

Beleura Private Hospital (Mornington) 5976 0888 \*\*  
www.ramsayhealth.com.au

Dandenong Hospital 9554 1000  
www.southernhealth.org.au

Frankston Hospital 9784 7777  
www.peninsulahealth.org.au

Monash Medical Centre (Clayton) 9594 6666  
www.southernhealth.org.au

Peninsula Private Hospital (Frankston) 9788 3466 \*\*  
www.ramsayhealth.com.au

Rosebud Hospital 5986 0666  
www.peninsulahealth.org.au

Royal Children's Hospital (Parkville) 9345 5522  
www.rch.org.au

Royal Women's Hospital (Carlton) 9344 2000  
www.rwh.org.au

The Bays Hospital (Mornington) 5975 2009 \*\*  
www.thebays.com.au

**\*\* Please note: these hospitals do not have Emergency Departments. For any emergencies please contact an Ambulance on 000 or contact your nearest hospital which does have an Emergency Department.**

### Libraries & Council Offices

Frankston – Council Offices 9784 1888  
Cnr Davey & Young Streets, Frankston

Frankston – Library 9784 1020  
60 Playne Street, Frankston

Hastings – Council Offices 1300 850 600  
Marine Parade, Hastings

Hastings – Library 5950 1710  
7 High Street, Hastings

Mornington – Council Offices 1300 850 600  
Cnr Queen & Main Streets, Mornington

Mornington – Library 5950 1820  
Vancouver Street, Mornington

Rosebud – Council Offices 1300 850 600  
Besgrove Street, Rosebud

Rosebud – Library 5950 1230  
MacDowell Street, Rosebud

Somerville – Council Offices 1300 850 600  
Edward Street, Somerville

Somerville – Library 5950 1700  
1085 Frankston-Flinders Rd, Somerville

Mobile Library (see <http://ourlibrary.mornpen.vic.gov.au>) 5950 1713  
16 sites across the Peninsula

### Emergency relief & material aid

The following agencies offer material aid or emergency relief. Each service have their own criteria and opening hours, so you will need to contact them to find out if you are eligible for their assistance.

Frankston – Brotherhood of St Laurence 9781 4877  
Unit 3 28 New Street, Frankston

Frankston – Community Information & Support Centre 9781 4944  
68 Playne Street, Frankston

Frankston – Open Door (St Francis Xavier Church) 9783 3782  
Davey Street, Frankston

Frankston South – Peninsula Christian Care 5971 2669  
252 Frankston-Flinders Road, Frankston

Hastings – HarbourCare 5979 7211  
6 Bray Street, Hastings

Hastings – The Hastings Centre 5979 2762  
30 King Street, Hastings

Mornington – Bays Christian Church 5975 6977  
30 Robertson Drive, Mornington

Mornington – Community Information & Support Centre 5975 1644  
320 Main Street, Mornington

Mornington – Mornington Baptist Church 5978 8177  
370 Craigie Road, Mt Martha

Mornington – St Paul's Anglican Church Centre 9783 3085  
50 Barkly Street, Mornington

Mornington – St Vincent de Paul 5975 4166  
184 Main St, Mornington

Rosebud – Community Information & Support Centre 5986 1285  
878 Point Nepean Rd, Rosebud

Rosebud – Vinnie's Kitchen 5986 4554  
Shire Band Hall, Nepean Hwy, Rosebud

Sorrento & Rye – Anglican Church 5985 1399  
35 Lyons Street, Rye

## Mornington Peninsula & Frankston Community Houses & Centres

Crib Point – Crib Point Community House 5986 9888  
7 Park Road, Crib Point

Dromana – Dromana Community House 5987 2631  
15 Gibson Street, Dromana

Frankston – Anglicare Family Services 9783 4888  
51 Playne Street, Frankston

Frankston – Brotherhood of St Laurence 9781 4877  
Unit 3 28 New Street, Frankston

Frankston – Frankston Community Support & Info Centre 9781 4944  
68 Playne Street, Frankston

Frankston – Karingal Neighbourhood House 9776 7221  
88 Karingal Drive, Karingal

Frankston – Orwill Street Community House 9783 5073  
16 Orwill Street, Frankston

Frankston North – Mahogany Neighbourhood Centre 9786 1445  
26 Mahogany Avenue, Frankston North

Hastings – Good Shepherd House West Park 5979 7600  
13 Teal Court, Hastings

Hastings – Hastings Community House 5979 2918  
15 Marine Parade, Hastings

Hastings – Peninsula Community Health Services 5979 2894  
Coolstore Road (Cnr Victoria Street), Hastings

Hastings – The Hastings Centre 5979 2762  
30 King Street, Hastings

Langwarrin – Langwarrin Community Centre 9789 7653  
2 Lang Road, Langwarrin

Mornington – Community Information & Support Centre 5975 1644  
320 Main Street, Mornington

Mornington – Mornington Community Contact 5975 4772  
11 Albert Street, Mornington

Mt Eliza – Mt Eliza Community House 5974 2092  
Cnr Dominion Road and Esplanade, Mt Martha

Rosebud – Rosebud Community House 5986 5882  
111 Boneo Road, Rosebud

Rosebud – Southern Peninsula Community Support & Info 5986 1285  
878 Point Nepean Rd, Rosebud

Rye – Rye Beach Community Centre 5985 4462  
27 Nelson Street, Rye

Somerville – Somerville Community Connections 5977 8330  
Recreation & Community Centre Edward St Somerville

Sorrento – Sorrento Community Centre 5984 3360  
860-868 Melbourne Road, Sorrento

## Same sex support services

Frankston Youth Resource Centre 9770 6222  
Gay & Lesbian Switchboard 1800 184 527  
Kaleidoscope (Good Shepherd) 5971 9444  
Victorian Aids Council & Gay Men's Health Service 9865 6700  
Women's Health in the South East (Lesbian support) 9783 3211

## Sexual assault & domestic violence services

Frankston Domestic Violence Outreach Service 9781 4658  
Migrant Women's Domestic Violence Service 9898 3145  
Peninsula Women's Domestic Violence Crisis Service 9783 0123  
South Eastern Centre Against Sexual Assault 1800 806 292  
Women's Domestic Violence Crisis Service 1800 015 188  
Women's Information and Referral Exchange 1300 134 130  
Women's Legal Resources Group 9642 0343