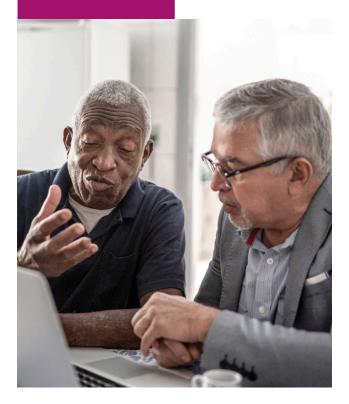
#### Money Matters



# Turn your financial situation around.



# Support is available if you're struggling with your finances

We have services and programs to give you the knowledge and tools to improve your financial security and independence.

## How financial support and education helps you

Our programs provide the financial information and options you need to manage your household expenses and give you the skills to manage your finances better. All programs are offered in a judgement-free, supportive environment so you can live a more independent life.

## **Financial counselling**

Financial counselling is a free service where information, suggested options, advocacy and support are provided to people experiencing financial difficulties.

#### Energy support program

A service to help households who are facing challenges with their energy bills. An energy assessor can come to your home or meet with you over the phone to look at your energy use and identify ways to help you reduce your energy consumption and save you money. Call **1800 313 126** to check your eligibility or to book an appointment.

## Loans to help you get back on your feet

A No-Interest Loan (NIL) is a safe way to pay for essential goods and services when compared to quick cash loans, Afterpay and appliance rental schemes. Our NILs can be used for vital household items, some medical and dental bills, education necessities or car-related expenses.

Call **03 8401 0100** to find out more.

# Support for people impacted by gambling

Support is available if gambling has become a problem for you. Our gambling counselling service helps you manage the impacts of your gambling. You'll be supported through the whole process in a confidential and judgementfree environment.

And for 24-hour emergency support, call Gambler's Help on **1800 858 858**.



## **About Uniting**

Uniting has stood with local communities in Victoria and Tasmania for more than 100 years, delivering services to people of all ages.

We work in solidarity with Aboriginal and Torres Strait Islander people as Australia's First Peoples and as the traditional owners and custodians of this land.

We celebrate diversity and value the lived experience of people of every ethnicity, faith, age, disability, culture, language, gender identity, sex and sexual orientation. We welcome lesbian, gay, bisexual, transgender, gender diverse and non-binary, intersex and queer (LGBTIQ+) people at our services. We pledge to provide inclusive and non-discriminatory services.

#### Where to get help

**T** 03 9192 8100 Interpreters available on request.

unitingvictas.org.au

