

SCHOOL PAYMENT HELP



Textbooks and Equipment

Parents are expected to provide required textbooks and equipment for their children. Many schools assist with buying and selling of second-hand books. Contact your school to discuss assistance as many will offer payment plans for fees and levies.

Contact your school principal or welfare officer if you are experiencing financial hardship with school fees, books or uniforms.

Items or services the school can request payment for:

- Essential education items including stationery, text books and school uniforms.
- Optional extras, such as excursions, materials for elective subjects, school magazines or extra activities. You can choose which (or any) services you need.
- Voluntary financial contributions, which your school may ask you to make.

School councils and principals have been asked to make sure that no student is disadvantaged if parents cannot pay the voluntary contribution. If you feel pressured by the school to pay a voluntary contribution, or have any further questions, please phone the Education Line and Referral Service on **1800 809 834**.

Uniforms

Dress code is decided by the school council; some schools have a uniform shop where new or second-hand uniforms can be purchased.

Student transport

Check if the school offers a free bus service. The Victorian Government may provide a conveyance allowance for students who live more than 4.8 km from their nearest school. Obtain more information from the school.

Normal bus service - Daily use myki card.

State Schools' Relief Committee Inc

Phone: 8769 8400

Website: www.ssr.net.au

May provide school clothing and shoes **only** for children who attend government schools in Victoria. Funded by donations.

Parents in hardship should approach their Primary School Principal or Welfare Officer in secondary schools to discuss needs.

Saver Plus

Phone: 1300 610 355

Website: www.anz.com/saverplus

email: saverplus@bsl.org.au

A free program providing financial education and budgeting to help you manage your money. Open an ANZ Progress Saver account and after 10 months the ANZ will match your savings (up to \$500) to help pay for education costs for you or your child. Check eligibility.

Bill and School payments

August 2018

In the Frankston area



- **bill payments** •
- **high cost loans** •
- **school payments** •



35 Beach Street, Frankston
Phone: 9783 7284

COMMUNITY SUPPORT FRANKSTON
Inc. Reg. No. A0000431J ABN 95 426 151 625

HELP WITH BILL PAYMENTS



Concessions Information: 1800 658 521

Register your Healthcare or Concession Card with your utility provider to receive a concession on your bills. Regularly check your bills to make sure your concession is still being applied as most cards have an expiry date.

Centrepay

Web: www.humanservices.gov.au/centrepay

Centrelink provides Centrepay to people receiving payments from Centrelink. It is a free direct bill paying service where regular amounts are deducted from your Centrelink payment. Go to **www.humanservices.gov.au/centrepay** to download a Centrepay form or call Centrelink to discuss a Centrepay arrangement.

Utility Relief Grants Scheme

Individuals in crisis may receive help with their utility bills (electricity, water, gas and LPG). You must demonstrate unexpected hardship and fulfil criteria as set down by Dept Social Services.

Application forms are available from the Hardship Department of your utility provider.

Non-mains Utility Relief Grant Scheme can be contacted via the Concession Information line on 1800 658 521.

Telstra

Phone: 1800 804 591

Use Centrepay to assist in making regular instalment payments.

Ring Telstra for more information regarding Telstra's *Access for Everyone*.

Always contact your provider if you have difficulty paying your bills.

Electricity and Gas

All provide options for budget management. These may include:

- Centrepay, Billpay or direct debit
- Assistance utilising an EasyPay card which allows fortnightly regular payments. Contact your electricity or gas company for details of staying connected programs.

A current Pensioner Concession Card or Health Care Card is needed for this service.

Water Rates

Phone: 131 851, Mon - Fri 8am - 6pm

South East Water offers a water relief scheme to assist with outstanding water bills in case of financial hardship. The scheme allows bills to be paid fortnightly or monthly via Centrepay.

Frankston City Council Rates

Phone: 1300 322 322

If you are unable to pay your Frankston City Council rates on the due date contact Council directly to negotiate if an 'Arrangement to Pay Order' is appropriate.

Each case is assessed separately by the Council Rates Department.

Find more information

CSF brochure — *No or Low Interest Loans*

Webpage: www.frankston.net/loans.html

Moneysmart

Website: www.moneysmart.gov.au

Tools and resources to help you understand and manage your money.

Mortgage Relief (Dept. of Human Services)

Phone: 1800 134 872

Check your eligibility for this no Interest loan on the **www.housing.vic.gov.au** website. Your circumstances must fit their criteria.

This scheme helps people having trouble paying their home loan after an unavoidable change in their lives; e.g. income has been reduced because of short-term unemployment or sickness.

An interest free loan of up to \$15,000 for up to two years may be obtained from the government. This loan is to assist with monthly payments and/or outstanding arrears. At the end of the two year period the loan must be repaid by monthly instalments.

HIGH COST LOANS



Payday Loans

High-cost, short term loans often referred to as 'payday loans' can cause poverty. A typical loan for \$200-500 is repayable in two or four weeks with an effective interest rate of around 400% per year.

Loans are often given to low and fixed income borrowers to fund recurrent everyday living expenses. Repayments, usually through direct debit, take first claim on your pay which can leave a low income borrower without enough money for everyday living.

Preferential alternatives: No Interest Loan Scheme NILS, through Brotherhood of St Laurence, Low interest loans such as Step-Up Loans (operated by NAB & Good Shepherd) or Centrelink Advance, Utilities Hardship Programs and Centrepay.