

► Peninsula Christian Care

No Interest Loan Scheme (NILS)

Phone: 5971 4877
Address: 252 Frankston-Flinders Road,
Frankston
Email: churchoffice@pencc.org
Website: www.pencc.org

Interest free loans assessed on eligibility. Loans are for:

- Whitegoods (washing machines, refrigerators and dryers)
- Heaters, microwaves, TV's
- Laptops and books
- Bedding, lounge suites, dining settings
- Medical and Dental expenses
- Council Rates
- Car registration

Loans cannot be used to pay for food, rent, bills, cash or debts.

Eligibility:

Individuals receiving Centrelink payments and holders of a Health Care card. Must have resided at current address for at least 3 months. Must show proof of identity and demonstrate the ability to repay the loan within 12 to 18 months

How to apply:

Phone PCC worker to discuss loan. They will send application form and list of documents required for assessment. Then ring to arrange an appointment with a Loans Officer.

Attend the interview and within 2 weeks the outcome of your loan application will be ready (no information about loan approval will be provided during the interview).



Free Helplines and Websites

► National Debt Helpline

Free financial counselling phone service

Phone: 1800 007 007
Hours: Weekdays: 9.30am – 4.30pm
Website: ndh.org.au

Free and confidential advice and information from professional financial counsellors to assist with debt problems and to help you manage your money.

► Moneysmart

Phone: 1300 300 630
Website: moneysmart.gov.au/managing-debt

The Australian Government Moneysmart website has information on services available for various situations, including trouble paying your mortgage or need urgent money help. There are also fact sheets, calculators, budget planners and other tools to help you manage your money.

► Gamblers' Help

Phone: 1800 858 858 (24 hours)
Website: gamblershelp.com.au

Free, confidential 24/7 service which includes online, telephone and face-to-face counselling, advice and information.

Free Financial Counselling & No Interest Loans

Updated January 2025

In the Frankston area



- Free Financial Counselling
- No Interest Loans (NILS)
- Financial Education Program
- Helplines and websites



35 Beach Street, Frankston
Phone: 9783 7284

Email: csf@frankston.net www.frankston.net

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

► Good Shepherd Bayside Peninsula Financial Counselling

Assisting people who are experiencing financial hardship. Service is free and confidential

Phone: 1300 015 500
Email: fcintake@goodshp.org.au
Website: goodshp.org.au

Service includes:

- Problems related to debt and debt enforcement
- Addressing issues such as credit card debt, rent and utility arrears, loan defaults and phone contracts
- Negotiating with creditors and lenders
- Assistance with unfair lending practices
- Assistance with lodging complaints to dispute resolution services
- Providing advice and support relating to bankruptcy
- Access hardship support for some bills or debts
- Assisting clients to manage their debts

► Better Place Australia

Free, independent and confidential service funded by the Commonwealth Government

Phone: 1800 639 523
Website: betterplaceaustralia.com.au/financial-counselling/

The program provides one-on-one support and options to those in the community experiencing financial difficulty. Clients may have issues such as debts, behind on rent or mortgage, utility arrears or disconnection, wishing to apply for bankruptcy, or dealing with unpaid fines and infringements.

► South East Community Links

Financial Counselling and No Interest Loan Scheme (NILS)

Phone: 9791 8344 (Loans)
9549 5288 (Financial Counselling)
Mon-Fri: 9.30am - 4.30pm
Address: 186 Foster Street East, Dandenong
Email: microfinance@secl.org.au
Website: secl.org.au/no-interest-loan-scheme

No Interest Loan Scheme (NILS) offering small loans up to \$2,000 to people on low incomes to assist with purchasing essential items and services without any fees, charges or interest rates.

Loans can be used to purchase household appliances, furniture, household repairs, health/mobility items, computers, education costs and car registration.

Loans cannot be used for cash, holidays, bills or debt consolidation.

Eligibility:

Available to those who hold a current Health Care Card, receive a Centrelink payment, or are on a low income (of less than \$70,000 per year or \$100,000 for couples or people with dependents). Loans are also available up to \$3,000 for costs associated with a natural disaster

South East Community Links also offers a free, non-judgemental, independent and confidential Financial Counselling Service.

► Centrelink Advance Payment

How to apply: Centrelink
Phone: 13 62 40

Website: servicesaustralia.gov.au/advance-payment

Individuals must already be receiving a Centrelink payment. Eligibility differs depending on the type of payment you receive.

You may get part of your income support payment or Family Tax Benefit (Part A) early. This is an advance payment. You pay it back later out of your payments from Centrelink.

► Good Money (Dandenong)

Safe, affordable financial services and No Interest Loan Scheme for people on low incomes

Phone: 1300 770 550 (Loans)
1300 015 500 (Financial Counselling)
Mon-Fri: 9.30am - 4.30pm
Address: 250 Lonsdale Street, Dandenong
Email: dandenong@goodmoney.com.au
Website: goodshp.org.au/services/good-money-stores/

No Interest Loan Scheme (NILS) up to \$2,000, with no fees, charges or interest for household appliances, whitegoods, furniture, laptops car repairs or registration, medical and dental and more. Loans for up to \$3,000 for people impacted by Natural Disaster, or bond or rent-in-advance for new rentals.

Note: Loans cannot be made for cash, bills, debts, fines, rent or bond.

Eligibility:

Available to Health Care or Pension Card holders or on a low income (less than \$70,000 per year for individuals and \$100,000 per year for joint applicants) and show a willingness and capacity to repay.

► Brotherhood of St. Laurence

Saver Plus Applications

Saver Plus is a financial education program for families and individuals on a tight budget to develop life-long savings habits.

Phone: 1300 610 355
Email: saverplus@bsl.org.au
Website: bsl.org.au/saver-plus information on how to apply for Saver Plus.

Reach savings goals and have your savings matched up to \$500 by ANZ for education items for you or your children's education expenses.

Eligibility:

Have a Health Care Card or Pensioner Concession Card and an eligible Centrelink payment. Be in school yourself OR have a child in school (can be starting school next year). Have regular income from work or external sources (either yourself or your partner) and are 18+ years old.