



FACT SHEET WHO DO I ASK?

Simple Steps to Help Yourself

This fact sheet is a great place to get started on improving your money situation.

Whether you want to plan for the future and increase your skills, or you're in debt and experiencing short-term hardship, this fact sheet provides useful websites and national contacts to help you take the first step.

It is also worth finding out what is available in your state or territory with numerous community organisations and government agencies offering programs and assistance at the state level.

If you're not sure who to contact, how to complain, or where to get help, you can call the Australian Securities and Investments Commission (ASIC) on 1300 300 630 or visit www.moneysmart.gov.au.

Get sorted

ASIC's MoneySmart website has a range of information and tools to help you with your money.

MoneySmart provides calculators and tips to help you make choices about budgeting, saving, borrowing and credit, investing, superannuation and avoiding financial scams.

Call ASIC's infoline 1300 300 630 or visit

www.moneysmart.gov.au

NILS

If you are on a low income, you may be able to access a no interest loan to buy household appliances.

The no interest loans scheme (NILS) is delivered by Good Shepherd Microfinance in partnership with National Australia Bank (NAB) and the Federal Government. The NILS is available in more than 600 locations around Australia.

To find out more, or to locate a NILS provider in your area, call (03) 9495 9600 or visit

goodshepherdmicrofinance.org.au/find-provider

Saver Plus

Learn how to save and have your savings matched!

Saver Plus is an initiative of Brotherhood of St Laurence and ANZ, for eligible participants, delivered in partnership with Berry Street, The Benevolent Society, The Smith Family and other local agencies. The program is funded by ANZ and the Federal Government.

For more information call 1300 610 355.

MoneySmart Week

[Facebook.com/moneysmartweekau1](https://www.facebook.com/moneysmartweekau1)

Twitter: @MoneySmart_Week

YouTube: MoneySmartWeekAUS

Instagram: @moneysmart_weekau

www.moneysmartweek.org.au

Deal with Debt

Financial counsellors are independent, trained professionals who provide free, confidential information and support if you are experiencing financial difficulties. You can get in touch with a financial counsellor by calling the Debt and Credit Hotline during business hours on 1800 007 007 or visit www.debtselfhelp.org.au

Benefits and payments

Are you getting all the benefits you are entitled to? Check out the Payment Finder on the Centrelink website www.humanservices.gov.au/customer/dhs/centrelink or call Centrelink's Financial Information Service on 132 300.

Protect yourself

Understand Insurance is an initiative of the Insurance Council of Australia providing information about general insurance such as home and contents, car, travel and pet insurance. www.understandinsurance.com.au

Lifewise is a website provided by the Financial Services Council providing information about life insurance and related products. www.lifewise.org.au

Avoid scams
www.moneysmart.gov.au/scams

Protect your identity online
www.staysmartonline.gov.au

Know your rights

The Australian Competition and Consumer Commission (ACCC) is the federal general consumer protection regulator. You can contact the ACCC infocentre on 1300 302 502 or visit www.accc.gov.au/consumers

In each state and territory there are also offices of fair trading or office of consumer affairs that could have useful information.

Make a complaint

The Financial Ombudsman Service (FOS) handles complaints about banks, credit unions, building societies, superannuation providers, financial planners, insurance companies, investment managers and time share operators, among others.

For more info call 1300 780 808 or visit www.fos.org.au

The Credit Ombudsman Service Limited (COSL) is an independent dispute resolution scheme for many members of the non-bank financial services industry including mortgage and finance brokers, lenders and debt collectors, credit licensees and representatives.

For more info call COSL on 1800 138 422.
www.cosl.com.au

The Superannuation Complaints Tribunal (SCT) is a statutory body that deals with the decisions and conduct of superannuation providers.

You can call the SCT on 1300 884 114 or visit www.sct.gov.au

Plan for the future

Super Guru is a site provided by the Association of Superannuation Funds of Australia (ASFA) to answer your questions about your superannuation. It includes calculators and tools to help you plan your retirement savings.
www.superguru.com.au

The Australian Stock Exchange (ASX) has a comprehensive range of free information and courses to help you become an informed investor.
www.asx.com.au

The Financial Planning Association (FPA) represents financial planners who provide their services for a fee. The FPA website offers a 'find a planner' tool.
www.fpa.asn.au

Your Super

If you have a question about your super, such as how it is invested, what choices you have, or what insurance arrangements it offers, call your super fund directly.

The Australian Taxation Office (ATO) has information about the superannuation guarantee (SG), lost super accounts, self-managed funds and tax. You can call the ATO on 13 10 20 or visit www.ato.gov.au