

People affected by family violence

Using the law to help your clients on the road to financial recovery

You're helping your client to get out of a terrible relationship. Their next step is going to be rebuilding a life for themselves. Here are some of the financial issues they might be facing and how you can use the law to help them regain control over their life.



Crippling debt

If your client is struggling to repay debts, they can enter hardship arrangements with their creditors. This will put a temporary hold on repayments or allow them to make reduced repayments while they are experiencing financial hardship.



Joint debt

If you can show that your client was pressured into a loan or that the loan was solely for the ex-partner's benefit, and that the lender should have known this, your client might be entitled to be released from the debt and could potentially get some money back. Call us to find out what your client's best option is.

If you're helping someone affected by family violence, we want to hear from you. Call our Worker Advice Line.

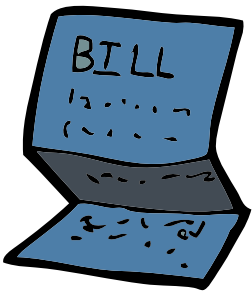
Call: (03) 9602 3326 or 1800 466 477

E-mail: advice@consumeraction.org.au

Operating hours: Monday to Friday, 10 a.m. to 1 p.m. and 2 p.m. to 5 p.m.

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Joint bills

Your client might be stuck with utility and phone bills under joint names. The best thing you can do for your client in this situation is to make a complaint to the Ombudsman. The Telecommunications Industry Ombudsman and the Energy and Water Ombudsman offer free dispute resolution services and their decisions are binding on the company complained about.



Poor credit history

It may be possible for your client to remove unpaid debts that are listed on their credit history, if there were problems with the contract, if the debt is more than six years old or if the listing contains an error. Call us to find out how you can use the law to help your client. You can also refer to our **Credit Reporting** toolkit if your client is worried about their credit history.



Unaffordable loans

Lenders have an obligation to lend responsibly and to avoid entering a loan with someone who they know will be unable to pay it back. If your client has entered a loan that they could never have paid back, they might not have to pay the fees and interest incurred. Call us to find out what you can say to the lender to negotiate a better outcome for your client.

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WORKER ADVICE LINE

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Have a question about consumer or credit law, and are based in Victoria? Need someone to brainstorm strategy with or test your ideas on? Or, maybe, you just want to check that you're heading in the right direction and that all your information is up-to-date.

Whatever the case, our lawyers would love to hear from you and have a chat about your client's case. We can answer any questions you have about the law, work through your client's options with you and leave you with some practical suggestions.

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Who can help with **MONEY** **PROBLEMS?**

Access to Funds



No Interest Loan Scheme (NILS)

Up to \$1500 **no** interest loans for essential goods & services (not housing costs) **136 457**



StepUP Loan

Up to \$3,000 **low** interest loans for essential goods & services (not housing costs) **136 457**



Good Money

Shop fronts for NILS, Step-up loans & insurance **9230 6600**



Infoxchange Service Seeker

Directory of community support services



Social Services Directory

Emergency relief directories

Accessing Superannuation – Speak with a Financial counsellor.



AVOID: Payday loans & leased goods

Financial Counsellors



NEVER PAY for 'Credit repair' and 'debt negotiators'

Infringements

Search for fines at <https://online.fines.vic.gov.au/>

Free Legal Services - **Victoria Legal Aid** and **Federation of Community Legal Centres**

For Aboriginal clients, Sheriff's Aboriginal Liaison Officers (SALOs) can help you resolve your fines and warrants. Contact your local Aboriginal Co-op or local justice and Community Safety Office.

Gambling



Gambler's Help

Recovery Assistance **1800 858 558**

Child Support Legal Service

Victoria Legal Aid run a rotating legal service for Child Support – places fill quickly. **See website for times and locations**

Specialist Services



Djirra

Aboriginal family violence legal centre **1800 105 303**



inTouch

Multicultural centre against family violence **1800 755 988**



Women with

Disability Australia



QLife Anonymous and free LGBTI peer support **1800 184 527**



Elizabeth Morgan House

Aboriginal women's services

Bankruptcy

Speak to a **Financial Counsellor**

Application kit – **AFSA Website**

Housing



Safe Steps

Crisis accommodation **1800 015 188**



Women's Housing Ltd.

Community and transitional housing **9412 6868**



Launch Housing

Melbourne Housing service **1800 825 955**



Victorian mortgage relief scheme & housing services **1300 650 172**



CommUnity+

Mortgage wellbeing service (Western Suburbs) – Legal financial help **1800 266 675**



Housing VIC

Housing services directory **1300 650 172**

Caring

A Kildonan Uniting Care support service for customers of ANZ, Jemena, NAB, Origin, Western Water or Yarra Valley Water experiencing hardship

1800 545 366

or email CareRing@kildonan.org.au

Utility Relief Grants

Speak with energy provider first

Free Legal Services



Consumer Action Law Centre

Financial issues. Worker line: **9602 3326**



Women's Legal Service Victoria

Family law issues **1800 133 302**



Tenants Victoria

Renting issues **9416 2577**



Social Security Rights Victoria Inc.

Centrelink issues **1800 094 164**



Victoria Legal Aid

Fines & justice system issues **1300 792 387**



Federation of Community Legal Centres Victoria

Find a community legal service **9652 1500**

Financial Literacy



Women talk money program – video resources **1300 134 130**



ASIC - Women's Money Toolkit - budgeting & planning moneysmart.gov.au



ANZ funded financial education moneyminded.com.au

Complaint Resolution



Australian Financial Complaints Authority (AFCA)

Banking, lending, insurance & other financial services complaints **1800 931 678**



Energy and Water Ombudsman

Electricity, water and gas complaints **1800 500 509**



Telecommunication Industry Ombudsman

Phone and internet complaints **1800 062 058**