

# Financial Support Services

## Local information and details for the Lismore



This brochure provides an overview of local services and programs for crisis support.  
Please contact organisations directly for further information.

### FINANCIAL ASSISTANCE PROGRAMS

#### Centrelink Crisis Payment

A one-off payment to help people who have experienced difficult or extreme circumstances including Domestic and Family Violence. Note: you have to submit your claim for Crisis Payment within 7 days after the event that led you to claim. Crisis Payment is a one off payment equal to a week's payment at your existing income payment rate.

47 Conway Street Lismore 136 240

#### Centrelink Advance Payment

Individuals receiving a Centrelink benefit may apply for an Advance Payment via Centrelink's online self-service. If you haven't registered for the self-service, the Centrelink office can assist you to do so. A one off advance is an advance payment you can receive on any day of the year. You can choose how much you receive, as long as the amount is within the minimum and maximum amount you are eligible for.

47 Conway Street, Lismore 2480 136240

#### Centrelink Carer's Financial Assistance

Carers are eligible for a range of financial assistance programs including a Carer Payment which provides financial support to people who are unable to work; a fortnightly Carer Income Supplement Allowance; a Annual Lump Sum Carer Supplement to help you with the costs of caring; and a one off Carer Adjustment Payment to help with the increased costs of caring;

47 Conway Street Lismore 132 717

#### StepUP Loans

StepUP loans are personal loans between \$800-\$3,000 for terms up to 3 years with a concessionary fixed interest rate (5.99%) and no fees. The loans are available to individuals and families on low incomes holding a current Health Care Card, Pension Card or eligible Family Tax Benefit Part A.

76 Carrington Street Lismore 02 6621 7397  
reception@Inci.org.au

#### Northern Rivers No Interest Loan Scheme

Provides interest and fee free loans to people with low incomes. Clients can borrow a maximum amount of \$1200. NILS loans can be used to buy essential household items such as fridges and washing machines, essential electrical goods, furniture and approved medical equipment.

Northern Rivers Community Gateway - 76 Carrington Street Lismore  
reception@Inci.org.au 02 6621 7397

### FINANCIAL COUNSELLING

#### Budget Financial Counselling - Community Gateway

A free and confidential service to help you work out where your money is going, how to save and how to get on top of your bills including preparing a budget; identifying spending and potential savings; and developing a money plan. An Online Budget Resource Kit is also available.

Community Gateway - 76 Carrington Street  
reception@Inci.org.au 02 6621 7397

## FINANCIAL COUNSELLING

### Anglicare North Coast Financial Counselling

*This a free service will help explore your financial options and support you in your decisions. It provides priority support for people impacted by problem gambling and anyone with credit, debt and money worries. The Anglicare financial counsellors will not tell you what to do but can help you identify the options available, and can offer support when you decide what to do. Call the number listed here to organise an appointment.*

**32 Cambridge Drive, Goonellabah & 76 Carrington St Lismore 02 6643 4844**  
fincounpg@anglicarenc.org.au

## FINANCIAL COUNSELLING cont...

### Financial Counselling - NR Community Gateway

*A free and confidential program to assist clients in financial hardship. The services qualified Financial Counsellors are fully accredited and ready to assist clients to take control of their debt issues, increase their financial literacy and identify options to move towards financial freedom.*

**Northern Rivers Community Gateway - 76 Carrington Street Lismore**  
reception@inci.org.au 02 6621 7397

### Credit and Debt Hotline

*A free telephone legal advice and financial counselling service in regard to credit, debt and banking matters. When you call the service it is best to have a pen and paper ready and any relevant paperwork, such as bank statements, bills, and letters received. Depending on your situation the Centre may arrange someone to call you back, or suggest that you see a financial advisor.*

**1800007007**

## Money Smart - Financial Guidance

*Money Smart is a useful website that has information, advice and resources to assist in managing your money and finances. Resources include budget and spending calculators, information on borrowing money, debt help, financial advice toolkits, and how to avoid scams.*

**www.moneysmart.gov.au**

## GAMBLING ASSISTANCE

### Northern Rivers Gambling Counselling Service

*A a community outreach program providing Gambling HELP services for residents of the Northern Rivers. The program offers free counselling and support services for people affected by gambling related problems, and to reduce the negative impact of problem gambling.*

**02 6687 2520**  
info@nrgcs.org.au

**02 6687 1111**  
info@buttery.org.au

### Warruwi Gambling Help Aboriginal Service

*If you or someone close to you is running into trouble because of gambling, this service can help. All information is completely confidential. Call the free helpline and have a yarn. The service also provides workshops for problem gamblers and can come to your community to lend a hand. To schedule an appointment with a Financial Counsellor please call 02 6621 7397*

**Community Gateway - 76 Carrington Street**  
**1800 752 948**

### Gambling Counselling Helpline

*This service provides people with a new opportunity to access counselling and information services when they are unable or reluctant to access face-to-face services locally. It provides 24/7 availability of chat and email counselling and support services; professional counsellors with expertise in problem gambling ; and self-help information and weblinks for additional support.*

**1800 858 858 www.gamblinghelponline.org.au**

