

FINANCIAL AND EMERGENCY ASSISTANCE

Helping you through
the tough times

UNITING
SA *Together we can*

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These services are supported by the Australian Government Department of Social Services in partnership with Lutheran Community Care, Department of Communities and Social Inclusion in partnership with UCWB, Good Shepherd Microfinance in partnership with National Australia Bank, and The WYATT Trust.





Financial and Emergency Assistance can help support you if you're experiencing financial hardship.

How can we help?

We can provide you with the following services and support:

- **The No Interest Loans Scheme (NILS)** provides loans with no interest or fees for people living on a low income
- **The Emergency Assistance Program** provides support if you're in a tough financial spot
- **Financial Counselling** provides solutions to ease your financial stress
- **Financial Education Workshops** provide information on how to better manage your household finances
- Advocacy, support, information and advice
- Referral to other services, support and community activities

Who are we?

Child, Youth and Family Services are all about giving people access to support, education and advocacy to help you and your family.

This service is run by UnitingSA — a not-for-profit organisation with a long and proud history of building stronger communities.

How can we help?

The No Interest Loans Scheme (NILS)

We can help you access a \$1,500 loan to purchase car repairs, fridge or washing machine, air conditioner or heater, couch, TV, bed, or for course fees.

- NILS loan repayments are negotiable within a 12-month period, you must be on low income or concession card holder and living in current residence for 3 months

The Emergency Assistance Program

We can provide you with food parcels, pre-loved clothing and shoes, linen, blankets, swags, sleeping bags, toiletries, hygiene packs and phone vouchers.

- Emergency Assistance can be provided up to three times per household within a 12-month period. Make sure you hold a current concession card such as Centrelink, Health Care or Pension card, and a Centrelink income statement with your current address.

Financial Counselling and Education Workshops

We can help you plan your budget, negotiate with creditors, organise debt and loan repayments, and teach you strategies for managing income and spending.

- Financial Counsellors will need to see your personal identification, income details, receipts for rent, groceries, transport and other living expenses, and letters of demand, fines or court actions.

Need financial assistance?

Visit our office, or give us a call on 8440 2299 to speak with our friendly staff and volunteers.

We're here Mon – Fri, 9am to 4pm. However, our Emergency Assistance Office closes at 1.30pm.