

**CHILD, YOUTH AND  
FAMILY SERVICES**

# FINANCIAL AND EMERGENCY ASSISTANCE

Helping you through  
the tough times

**UNITING**  
**SA** *Together*  
*We can*

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### 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 support:

- 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
- The **No Interest Loans Scheme (NILS)** provides loans with no interest or fees for people living on a low income and those who have experienced domestic violence
- Advocacy, support, information and advice
- Referral to other services and community activities

#### Emergency Assistance Program

We can provide you with access to food, linen, blankets, swags, sleeping bags, toiletries, hygiene packs and phone credit.

- Emergency Assistance can be provided up to three times per household within a 12-month period. You must hold a current concession card such as Centrelink, Health Care or Pension card.

#### 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 your income and spending.

#### No Interest Loans Scheme (NILS)

We can help you access a loan to pay for essential goods and services, such as a fridge, air conditioner, computer, car repairs, course fees or medical services.

People on a low income can access loans of up to \$1,500, while those who have experienced domestic violence in the past 10 years can apply for up to \$2,000.

- NILS loan repayments are negotiable within a 12-month period. You must be on a low income or a concession card holder.

#### Need assistance?

Call us on **8440 2299** to book an appointment with one of our friendly team members.

We're here Mon – Fri, 9am to 4pm. However, our Emergency Assistance appointments finish at 3pm.

#### Who are we?

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