

**CHILD, YOUTH AND
FAMILY SERVICES**

FINANCIAL AND EMERGENCY ASSISTANCE

Helping you through
the tough times

UNITING
SA *Together*
We can

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Our **Financial and Emergency Assistance** services 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 practical assistance 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 Loan 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 Loan 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 over a period of between 12 and 24 months.

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.

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.