

What can cause Financial Difficulty?

Anyone can find themselves in financial difficulty for many reasons including -

- Unemployment
- Illness
- Relationship Breakdown
- Low income or poverty
- Unfair financial practices
- Addictions
- Mental Health Issues
- Changes in family circumstances



Would you like help to understand your options and make informed choices about your financial situation.

Contact us

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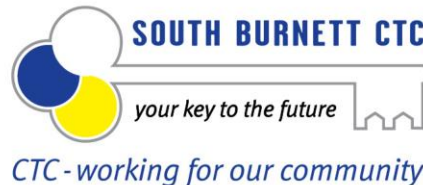
MONEY MANAGEMENT PROGRAM

CTC Youth and Family Services Kingaroy

Youth Park, Somerset St
P: (07) 4162 7788

Connections Murgon

35 Lamb St, Murgon
P: (07) 4169 5940



CTC Money Management Program

What is Financial Counselling?

It is a free, confidential and independent service offered to people experiencing financial difficulty.

How can you help me?

- Provide you with information, advice and advocacy to help manage your finances
- Budgeting
- Help negotiate repayment options with creditors
- Check your eligibility for subsidies or other assistance and help with the application process
- Advocate on your behalf on issues such as eviction, disconnection of electricity, phone or gas (or provide information to assist you to advocate on your own behalf)



- Information about the options available to people in financial difficulty and the advantages and disadvantages of each
- Understand that other factors may be affecting your situation and offer non-judgemental support
- Refer to other services for assistance if needed such as –
 - Youth Services
 - Family Support Services
 - Legal Aid
 - Health Services
 - Mental Health Services
 - Domestic Violence Services
 - Drug & Alcohol Services

Case Study

Mary and Stan are a couple who receive the Disability Support Pension and are supported by a local community disability service. They are training for their Certificate III in Aged Care and Disability Care with the view to improve their lives and get off income support. However, Mary and Stan were behind with their electricity bill, council fines (in relation to their dogs) and accessed Centrelink advances every 6 months. They met with a financial counsellor to develop a budget and money management plan that worked for them both. This included joint e-accounts for bills, personal expenses, education and savings. They each still have their own discretionary money, which was important to Stan, but both take responsibility to pay the bills now and meet their goals. Since their meeting with the financial counsellor, Mary and Stan have now saved \$800. They plan to get their licences and purchase a car so they can work when their study finishes.

Their lives are now on a different course.