

# Financial Services & Concessions

Where to access information on Financial Counselling, Financial Assistance and Concessions.

## HEALTH CONCESSIONS

Service	Contact	Details
<b>EYECARE</b> Victorian Eye Care Service	1300 303 125 <a href="http://www.vco.org.au/clinical-services/non-metro.htm">www.vco.org.au/clinical-services/non-metro.htm</a>	Provides eye care at low cost for pensioners and others on low incomes. Ring to find out who is your local participating Optometrist. You must have a Pensioner Concession Card or Health Care Card.
<b>CHRONICALLY ILL</b> Chronic Disease Management (CDM)	Your GP	Allows chronically ill people who are being managed by their GP to access Medicare rebates for services such as dental, podiatry, occupational therapy etc. Patients who have a chronic medical condition may be eligible. Patients should talk to their GP about whether they are eligible for this scheme.
<b>MENTAL HEALTH</b> Better Access Initiative	Your GP	Provides Medicare rebates for up to 12 individual mental health services a year, including consultations with psychologists, social workers and occupational therapists. Patients should talk to their GP about whether they are eligible for this scheme.
<b>PATIENT TRANSPORT</b> Red Cross Patient Transport	Head Office: 0383 277 700 Wodonga: 0260246870 Wangaratta: 0357218451 Tallangatta: 0408 519 527	To provide transport for people who have no other alternative transport arrangements to attend essential medical appointments. Requests for transport are required to be made at least 7 working days in advance. Referral required from a registered Medical Practitioner, Health Professional, or Transport coordinator from the referring agency or hospital the patient is attending.
<b>PATIENT TRANSPORT</b> Victorian Patients Transport Assistance Scheme (VPTAS)	1300 737 073 <a href="http://www.health.vic.gov.au/ruralhealth/vptas/">http://www.health.vic.gov.au/ruralhealth/vptas/</a>	This scheme subsidises the travel and accommodation costs incurred by rural Victorians who have no option but to travel a long distance to receive approved medical specialist services. For eligibility you must be a Victorian resident and have a current referral to the nearest medical/dental specialist or approved place of treatment, and have to travel more than 100 kms (one way), or an average of 500 kms per week.
<b>TRAVEL ASSISTANCE</b> Travellers Aid	1300 700 399 <a href="http://www.travellersaid.org.au/">www.travellersaid.org.au/</a>	Assist rural Victorians travelling to Melbourne for medical appointments by meeting travellers at Southern Cross Station and accompanying them to and from their appointment in central Melb. Free service. Must book.
<b>DISABILITY TRANSPORT</b> Vehicle Modification Subsidy Scheme	1800 995 009 <a href="http://www.dhs.vic.gov.au/disability/supports_for_people/living_in_my_home/aids_and_equipment_program/vehicle-modification-scheme">http://www.dhs.vic.gov.au/disability/supports_for_people/living_in_my_home/aids_and_equipment_program/vehicle-modification-scheme</a>	This scheme assists people who require vehicle modifications to drive their primary vehicle due to their disability. It also assists people with a disability requiring modifications to travel as passengers in their primary vehicle.
<b>AMBULANCE</b> Ambulance Victoria	0398 403 500	Ambulance Victoria provide medically necessary ambulance transportation free to pensioners and Centrelink Health Care Card holders who do not have access to another entitlement through other Govt agencies.
<b>HEALTH CARE CARD</b> Centrelink Health Care Card	<a href="http://www.centrelink.gov.au/internet/internet.nsf/pa_yments/conc_cards_iat.htm">http://www.centrelink.gov.au/internet/internet.nsf/pa_yments/conc_cards_iat.htm</a>	The Low Income Health Care Card is assessed on gross income for the 8-week period ending the day you lodge your claim. Your income must be below the limit that applies to you. This limit varies depending on whether you are single or partnered or have dependants. For income limit information see link attached.
<b>HEALTH CARE CARD</b> Commonwealth Seniors Health	<a href="http://www.centrelink.gov.au/internet/internet.nsf/contact_us/index.htm">http://www.centrelink.gov.au/internet/internet.nsf/contact_us/index.htm</a>	Centrelink issues the Commonwealth Seniors Health Card to persons of aged pension age who do not qualify for the age pension. This card is subject to an income means test only.
<b>DENTAL HEALTH</b> Dental Health for adults and school aged children	Dental emergency 1300 360 054 General enquiries 1800 833 039 <a href="http://www.dhsv.org.au">http://www.dhsv.org.au</a>	Dental Health Services Victoria provides emergency and general dental care for adult concession cardholders through public dental clinics in community health centres and rural hospitals. Please check the website for your local service and to find out if you are eligible for 'priority access.'
<b>ORTHODONTAL ASSISTANCE</b> Give a Smile	1300 661 613 <a href="http://www.giveasmile.org.au/">http://www.giveasmile.org.au/</a>	Give a Smile is a public health goodwill concept initiated by the Australian Society of Orthodontists (Inc). Give a Smile Orthodontists volunteer to treat, for no fee, patients selected from public orthodontic waiting lists.
<b>HEARING</b> Office of Hearing Services	1800 555 013 1800 500 496 <a href="http://www.health.gov.au/hear">www.health.gov.au/hear</a>	A wide range of hearing rehabilitation services is available to eligible persons. These services include hearing assessments and the provision of hearing aids. Please call to check eligibility.
<b>HEARING</b> Australian Hearing	131 797 <a href="http://www.hearing.com.au">www.hearing.com.au</a>	Provide a full range of hearing services for children and young people up to the age of 21 (free of charge) and eligible adults.
<b>MENTAL HEALTH ADVOCACY</b> Mental Health	Telephone Advice Line 1800 555 887 <a href="http://www.communitylaw">http://www.communitylaw</a>	This service provides information and advocacy about the rights of mental health clients and aims to promote the rights of people who experience mental illness.

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Legal Centre	<a href="http://www.mhlc.cb_pages.there_legal_centre.php">.org.au/mhlc/cb_pages/there_legal_centre.php</a>	
<b>HEALTH ADVOCACY</b> Health Services Commissioner	0386 015 200 or Toll Free-1800 136 066 <a href="http://www.health.vic.gov.au/hsc/">http://www.health.vic.gov.au/hsc/</a>	In Victoria individuals have a right of access to their health information and to make complaints about health service providers. This service is an independent statutory authority established to receive and resolve complaints about health service providers. If your complaint involves a hospital, you can contact the complaint liaison officer or patient representative. If this does not work, you can make a written complaint to the HSC. If you need help to put your complaint in writing, ring the HSC telephone advice line.

### FINANCIAL SERVICES/ADVICE/ASSISTANCE/SAVING SCHEMES and WELFARE

Service	Contact	Details
<b>DEBT/BUDGETING</b> National Financial Counselling Referral Line	1800 007 007 <a href="http://fcrc.org.au/get-help">http://fcrc.org.au/get-help</a>	Financial Counsellors offer free and independent advice to Victorians who are facing financial hardship. To arrange an appointment to see a financial counsellor in your area call the Financial Counselling referral line.
<b>DEBT/BUDGETING</b> Phone Based Financial Counselling	1800 149 689 <a href="http://www.moneyhelp.org.au/">http://www.moneyhelp.org.au/</a>	A Victorian Government initiative this service provides free, confidential and independent financial information for Victorians experiencing difficulty paying their rent or mortgage or facing job loss. For free financial counselling call the number listed.
<b>DEBT/BUDGETING</b> Money Smart	<a href="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a> ASIC: 1300 300 630	A website developed by ASIC provides access to free, independent and unbiased information to help people to make good financial decisions. This website features financial calculators covering not only the basics such as budgeting, savings and credit cards, but also more complicated issues such as superannuation and income tax. Call the phone number to locate your free local financial counselling service.
<b>NO INTEREST LOAN</b> WHGNE DVNo Interest Loans (NILS)	0357223009 <a href="http://www.whealth.com.au">www.whealth.com.au</a>	No interest loan of up to \$2000 available to women on low incomes who have experienced family violence in the past twelve months and who are living in the Hume region.
<b>NO INTEREST LOAN</b> WHGNE General No Interest Loans (NILS)	0357223009 <a href="http://www.whealth.com.au">www.whealth.com.au</a>	No interest loan of up to \$2000 available to women on low incomes who live in the Hume region and have lived at the current address for the last six months.
<b>NO INTEREST LOANS</b>	<a href="http://www.goodshepvic.org.au">www.goodshepvic.org.au</a>	Provides interest free loans for individuals or families on low incomes to buy essential household items. These include fridges, washing machines, televisions, beds etc. the loans can also be used for health aids or education costs. Go to the Good Shepherd website to find your local NILS service. To be eligible you need a health care card, Pension Card or be of genuinely low income. You must also have lived at your current address for more than six months in most cases.
<b>SAVINGS PLAN</b> National Australia Bank <b>ADDS UP</b> Savings Plan	<a href="http://www.nab.com.au/microfinance">www.nab.com.au/microfinance</a> or your local NILS provider	Save a minimum of \$300 and have every dollar after this matched to a total of \$500. Must have repaid a NILS loan. Must have a current Health Care Card, Pension Card or Family Tax Benefit Part A. No restrictions on purchases.
<b>LOW INTEREST LOAN</b> National Australia Bank <b>Step-Up</b> Loan	Catherine Hiscock 0260 558 000 or <a href="mailto:chiscock@umfc.com.au">chiscock@umfc.com.au</a>	Low interest (3.99%) loan of between \$800 and up to \$3000. Must have a Health Care Card, Pension Card or Family Tax Benefit Part A. Credit check required. Loans are for white goods, computers, cars, furniture, medical expenses and house repairs. Loans are not for cash, holidays, bills or debt consolidation.
<b>SAVINGS PLAN</b> ANZ <b>Saver Plus</b>	1300 610 355 <a href="http://www.anz.com.au/personal/accounts/help-select-account/concession-card-holders/saver-plus/">http://www.anz.com.au/personal/accounts/help-select-account/concession-card-holders/saver-plus/</a>	Every dollar saved up to \$500 matched. Must be 18 years or over and have a Health Care Card or Pension Card. Must have some regular income from work (you or your partner) and are a parent or guardian of a child at school OR be attending or returning to vocational education yourself. For the purchase of educational expenses only. Loans are not for vehicles, bicycles, medical or health equipment.
<b>LOW INTEREST LOAN</b> <b>Progress Loans</b> - Brotherhood of St Lawrence & ANZ	Contact Greta McDonald 0394 452 471 <a href="http://www.anz.com/Documents/AU/values/ANZ4621ProgressLoansD8">www.anz.com/Documents/AU/values/ANZ4621ProgressLoansD8</a>	Must be on a low income and have a Health Care Card or Pension Card. Up to \$5000 for vehicles-otherwise up to \$3000. Interest around 13%. Demonstrated money management ability through paid utility and other personal bills. Do not need to have a credit history. Loans for the purchase of white goods, vehicles, household furniture, education, self development, medical and dental care. Helps build a credit history.
<b>FUNERAL COSTS</b> Burial of persons with insufficient means	<a href="http://www.statetrustees.com.au">www.statetrustees.com.au</a> .	State Trustees may be able to assist with the burial for those with insufficient means. State Trustees can assume responsibility for financing and arranging the plot and funeral of deceased persons reported to the Coroner, who have assets less than \$1000.
<b>FUNERAL COSTS</b> Assistance with funeral costs	<a href="http://www.bereavementassistance.org.au/index.php">www.bereavementassistance.org.au/index.php</a> 0395647778	The service provides a funeral service and cremation where the alternative is a 'pauper burial' at state expense or a commercial funeral that surviving relatives or friends are unable to afford. Contact for more information.
<b>NO INTEREST LOAN</b>	<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a>	Centrelink provides an Advance Payment Scheme that provides lump sum

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Centrelink Advance Payment Scheme	<a href="#">u</a>	payments in advance from future Centrelink payments. The advance must be repaid, as it is essentially an interest free loan. From July 2011 families will be able to access a maximum of 7.5% of their total rate of FTB Part A payment up to \$1000.
<b>DEBT/BUDGETING</b> Centrelink Financial Information Service	<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a> <a href="#">u</a>	This service gives information to help people improve their standard of living by using their own money to best advantage.
<b>PAY BILLS for FREE</b> Centrepay	<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a> <a href="#">u</a>	This is a free direct bill-paying service offered to customers receiving payments from Centrelink. Customers can choose to pay bills by having a regular amount deducted from their Centrelink payment.
<b>EMERGENCY RELIEF</b>	<a href="http://www.dhs.vic.gov.au/concessions/entitlements/view-all/hardship/emergency-relief">http://www.dhs.vic.gov.au/concessions/entitlements/view-all/hardship/emergency-relief</a>	Several welfare organisations provide emergency relief in the form of food, clothing and household goods such as second-hand furniture and blankets, for people experiencing a severe financial crisis. See website for your local services.
<b>REGO CONCESSION</b> Motor Vehicle Registration Fee Concession	Vic Roads 13 11 71 <a href="http://www.vicroads.vic.gov.au">www.vicroads.vic.gov.au</a>	If you hold one of the following concession cards, Pensioner Concession Card, Health Care Card or a DVA Gold Card you may be eligible for a concession on your vehicle registration when buying a car registered in your name or when paying your car registration fee. You can also pay 6 monthly instead of annually.
<b>BANK FEES</b> Changing Banks	<a href="http://www.theage.com.au/money/saving/switching-its-up-to-you-20110222-1b33d.html#ixzz1MTLHqx7H">http://www.theage.com.au/money/saving/switching-its-up-to-you-20110222-1b33d.html#ixzz1MTLHqx7H</a>	Are you sick of all those overdrawn and account keeping fees? Some banks (including some of the big banks and smaller credit unions and building societies) don't have overdrawn fees at all. It could be worth shopping around. For some people it's better to bank with the brand that provides your local ATM, to avoid the \$2 or more charges each time you use the machine. The AGE published an article on how to change easily-see link attached opposite.
<b>CONSUMER PROTECTION</b> Aust Securities & Investments Commission	1300 300 630 <a href="http://www.asic.gov.au">http://www.asic.gov.au</a> <a href="#">u</a>	ASIC is Australia's corporate, markets and financial services regulator. They have powers to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services, including credit. ASIC are very happy to hear about any complaints in regard to financial services.
<b>FUNERAL COSTS</b> Funeral Insurance	<a href="http://www.choice.com.au/reviews-and-tests/money/insurance/personal/funeral-insurance.aspx">http://www.choice.com.au/reviews-and-tests/money/insurance/personal/funeral-insurance.aspx</a>	Choice Magazine had a great article Feb 2011 on Funeral insurance. Buy the article online (\$7.95), or photocopy the magazine FREE (with charges to use the copier) in all Australian public libraries. See attached website. The National Info Centre on Retirement Investments (NICRI)-warns consumers to be very careful before signing up to Funeral Insurance and other plans.
<b>RETIREMENT</b> National Information Centre on Retirement Investments (NICRI)	1800 020 110 <a href="http://www.nicri.org.au">http://www.nicri.org.au</a> <a href="#">u</a>	The National Information Centre on Retirement Investments (NICRI) is an independent body funded by the Australian Government to provide the public with free information on planning and saving for retirement, investment options and effective use of financial resources in retirement. The centre does not represent government or the financial industry. It provides financial information, not financial advice.
<b>DISPUTE RESOLUTION</b> Financial Ombudsman Service (FOS)	1300 780 808 <a href="http://www.fos.org.au">www.fos.org.au</a>	This service provides accessible, fair and independent dispute resolution for consumers and financial service providers where the value of the claim is \$500,000 or less.
<b>DIPSPUTE RESOLUTION</b> Credit Ombudsman Service Ltd (COSL)	1800 138 422 <a href="http://www.cosl.com.au">www.cosl.com.au</a>	This service provides consumers and financial service providers an accessible, independent and fair dispute resolution service where the value of the claim is \$500,000 or less.
<b>CENTRELINK DISPUTE RESOLUTION</b> Social Security Appeals Tribunal (SSAT)	1800 011 140 <a href="http://www.ssat.gov.au">http://www.ssat.gov.au</a> <a href="#">u</a>	The Tribunal is the first level of external review of decisions made by Centrelink about social security, family assistance, education or training and parental leave payments. The Tribunal is also the first level of external review of most decisions made by the Child Support Agency. The SSAT's statutory objective is to provide a mechanism of review that is fair, just, economical, informal and quick.
<b>AUST GOVT REVIEW</b> Administrative Appeals Tribunal (AAT)	1300 366 700 <a href="http://www.aat.gov.au">http://www.aat.gov.au</a> <a href="#">/</a>	This service provides independent review of a wide range of administrative decisions made by the Australian government and some non-government bodies. The AAT aims to provide fair, impartial, high quality and prompt review with as little formality and technicality as possible.
<b>LEGAL SERVICE for SOCIAL SECURITY ISSUES</b> Social Security Rights Victoria (NWRN)	1800 094 164 <a href="http://ssrv.org.au">http://ssrv.org.au</a>	This service provides free and independent information, advice and representation about Social Security law and its administration. This service assists individuals navigate the social security system, educate the community about social security matters and campaign for a just and fair social security system.
<b>FINES</b> Infringements Court	1800 150 410	The Infringements Court is a venue of the Magistrates' Court that deals with the processing and enforcement of unpaid penalties, such as speeding fines.

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		The services and processes of the Infringements Court are administered by Infringements Court Registrars. If you have any questions about an enforcement order, contact Civic Compliance Victoria on 1300 369 819 between 8am and 9pm, Monday to Friday.
<b>FREE LEGAL ADVICE</b> Consumer Action Law Centre	1300 881 020 <a href="http://www.consumeraction.org.au/">http://www.consumeraction.org.au/</a>	As a community legal centre, Consumer Action provides free legal advice and representation to vulnerable and disadvantaged consumers across Victoria, and is the largest specialist consumer legal practice in Australia.
<b>DISPUTE RESOLUTION</b> Consumer Affairs Vic	1300 558 181 <a href="http://www.consumer.vic.gov.au">www.consumer.vic.gov.au</a>	This service can conciliate disputes between consumers and traders, and tenants and landlords; and enforce and ensure compliance with consumer laws.
<b>TAX HELP</b> Aust Tax Office- TAX HELP	13 28 61 Tax Help is only available July to October each year. <a href="http://www.ato.gov.au/individuals/content.aspx?doc=/content/9172.htm">http://www.ato.gov.au/individuals/content.aspx?doc=/content/9172.htm</a>	Tax Help is a network of community volunteers who provide a free and confidential service to help people complete their tax returns at tax time. These volunteers are people from within the community who give up their time each year. They are not Australian Taxation Office (ATO) staff, but they receive training and support from the ATO. Tax Help is for people on low incomes including, but not restricted to, those who are also seniors, students, people from non-English speaking backgrounds, people with a disability, Aboriginal people or Torres Strait Islander people.
<b>SUPERANNUATION</b> Aust Govt Super Co-Contribution	<a href="http://www.ato.gov.au/super/content.aspx?doc=/content/42616.htm">http://www.ato.gov.au/super/content.aspx?doc=/content/42616.htm</a>	If you are a low or middle income earner, you can take advantage of this scheme by making eligible personal super contributions to your super fund or retirements savings account (RSA). The government will then match up to \$1000 of your personal super contributions. Contact your super fund.
<b>LOST SUPER</b> Aust Tax Office – SUPERSEEKER	13 28 65 <a href="http://www.ato.gov.au/individuals/content.aspx?doc=/content/33301.htm&amp;alias=superseeker">http://www.ato.gov.au/individuals/content.aspx?doc=/content/33301.htm&amp;alias=superseeker</a>	SuperSeeker is a tool that will help you look for your lost and unclaimed super and provide you with a list of possible matches. SuperSeeker can also help you lodge a request with your fund online if you wish to transfer your lost super to another super account. It is free to use. The online and phone services are available 24 hours a day, seven days a week.
<b>REMOVALISTS</b> Soul Sisters	03 9792 3909 <a href="http://www.soulsistersremovals.com.au">http://www.soulsistersremovals.com.au</a>	Soul Sisters Removals provides a unique relocations service for both Women and Men who have suffered traumatic or difficult circumstances and may require specialised teams to assist in moving personal & household belongings. Victoria and Interstate.

### HOUSING ASSISTANCE

Services	Contact	Details
<b>BOND ASSISTANCE</b> Bond Loan Scheme	<a href="http://housing.vic.gov.au/private-renters-assistance/bond-loan-scheme">http://housing.vic.gov.au/private-renters-assistance/bond-loan-scheme</a>	If you can't afford to pay the bond when renting privately, you may be able to borrow the money. There are income and asset limits for public housing assistance and bond loans in Victoria. For more information see website listed.
<b>ACCOMODATION</b> Crisis Accommodation Centres	1800 825 955 <a href="http://housing.vic.gov.au/homelessness-and-family-violence/getting-help">http://housing.vic.gov.au/homelessness-and-family-violence/getting-help</a>	Housing Information and Referral, and Transitional Housing is delivered through 19 agencies across Victoria. For a list of all crisis housing services in Victoria please see website listed. The 1800 number will direct you to a service closest to you, or if the call is outside business hours, it will be directed to Salvation Army Crisis Services.
<b>RENT ASSISTANCE</b> Commonwealth Rent Assistance	<a href="http://www.centrelink.gov.au/internet/internet.nsf/payments/rent_assistance.htm">http://www.centrelink.gov.au/internet/internet.nsf/payments/rent_assistance.htm</a>	If you are currently in the private rental market, you may be eligible for Rent Assistance. For information on eligibility requirements, payment rates and how to claim for Rent Assistance please see website listed.
<b>MORTGAGE</b> Mortgage Relief Scheme	1800 134 872 <a href="http://www.housing.vic.gov.au/home-owners-assistance/mortgage-relief">www.housing.vic.gov.au/home-owners-assistance/mortgage-relief</a>	Provides a short-term interest-free loan to help you keep up your home loan repayments after an unavoidable decrease in your income. This could be caused by short-term unemployment, sickness or some other crisis. Phone or check website for eligibility.
<b>HOUSING DISPUTE RESOLUTION</b> Housing Appeals and Complaints Management Unit	1800 155 743 <a href="http://www.housing.vic.gov.au/about-us/contact-us/making-a-complaint">http://www.housing.vic.gov.au/about-us/contact-us/making-a-complaint</a>	If you are a public housing tenant wishing to make a complaint about another tenant or services provided by the Office of Housing, you should first talk the matter through with your local housing office. If you are dissatisfied with the result you can lodge a formal complaint through the Housing Complaints Management Unit.
<b>HOME LOAN</b> Home Finance Review Office	1800 807 702 <a href="http://www.housing.vic.gov.au/home-owners-assistance/appeals">http://www.housing.vic.gov.au/home-owners-assistance/appeals</a>	This service has been established to try and resolve problems you may have with your government supported home loan or the quality of services you may have received.
<b>HOME RENOVATIONS for SAFETY REASONS</b> Home Renovation Loans	1800 134 872 039815 1900 <a href="http://housing.vic.gov.au/home-owners-assistance/home-modification/home-renovation-loan">http://housing.vic.gov.au/home-owners-assistance/home-modification/home-renovation-loan</a>	This service can help you remain living independently in your home with support from family and community networks. We can help you assess how your home can be maintained and modified to make you life easier and safer. Free home inspections are available to Health Care Card or Pensioner Concession Card holders AND aged over 60 OR have a disability OR are permanently caring for someone with a disability. If you're an eligible home owner and need a loan to pay for the works, you can also get financial

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<b>ACCOMODATION</b> Movable Units	<a href="http://www.dhs.vic.gov.au/concessions/entitlements/view-all/housing/movable-units">http://www.dhs.vic.gov.au/concessions/entitlements/view-all/housing/movable-units</a>	assistance with a Home Renovation Loan. Units are available for rent by people who have assets less than \$30,000, and are either aged 55 or over and have a weekly income less than the current income limit for public housing in Victoria AND/OR are in receipt of a Disability Support Pension with same income requirements. Units are not for family housing. See website for more information.
<b>DISPUTE RESOLUTION</b> Tenancy Information- Consumer Affairs Victoria	Helpline 1300 558 181 <a href="http://www.consumer.vic.gov.au">www.consumer.vic.gov.au</a> Indigenous consumers Help Line 1300 661 511 indigenous.consumer@justice.vic.gov.au	This service provides information and advice in: building and renovating; motor cars; product safety; renting; retirement villages; scams; shopping and trading. They provide consumer and tenancy services, such as: offices across metropolitan and regional Victoria, including a mobile service which travels throughout regional Victoria; advice and help for Indigenous consumers; assistance to conciliate a dispute with a business or landlord; information sessions and workshops in the community; advocacy support for eligible Victorians, including representation before the Victorian Civil and Administrative Tribunal (VCAT).
<b>RATES</b> Municipal Rates Concession	Victorian Concessions Info Line 1800 658 521	Provides a 50% discount off council rates up to a maximum of \$187.60 in 2010/2011. Must have a Pensioner Concession Card or DVA Gold Card. Application forms are available from you local council.
<b>STAMP DUTY</b> Stamp Duty Concession	Victorian Concessions Info Line 1800 658 521.	This provides an exemption from stamp duty for holders of Pensioner Concession Cards, Health Care Card, DVA Gold Card, who are purchasing property up to \$330,000 in value. An application form is available from the State Revenue Office via the website <a href="http://www.sro.vic.gov.au">www.sro.vic.gov.au</a> or by calling 13 21 61.

### EDUCATION CONCESSIONS/REBATES/COMPUTERS etc.

Services	Contact	Details
<b>EDUCATION COSTS</b> Dept of Ed & Early Childhood Dev	1800 809 834 <a href="http://www.education.vic.gov.au/aboutschools/financial/">www.education.vic.gov.au/aboutschools/financial/</a>	For advice on school costs. Can also assist with the School Start Bonus for children commencing Prep and Year 7. School Start Bonus is a one-off payment of \$300 available to parents who qualify for the EMA.
<b>COURSE FEES</b> Council of Adult Education	<a href="http://www.cae.edu.au/web/">http://www.cae.edu.au/web/</a>	Provides concessions on course fees. See website for more information. Must have a Pensioner Concession Card or Health Care Card.
<b>TRANSPORT</b> Education Conveyance Allowance	1800 809 834 <a href="http://www.education.vic.gov.au">www.education.vic.gov.au</a>	Assists eligible students with the cost of travel to school on public transport, private bus and private car. Is available to students aged between 5 and 21 who live more than 4.8km, by the shortest practicable route, from the nearest school and do not have access to the free school bus service.
<b>EDUCATION</b> Education Maintenance Allowance	Contact your school office or 1800 809 834 <a href="http://www.education.vic.gov.au">www.education.vic.gov.au</a>	Assists low income parents or guardians with the costs of schooling. The allowance is paid in two instalments each year and is divided equally between the parents and the school.
<b>KINDERGARTEN</b> Kindergarten fee subsidy for four year old children	Kindergarten Hotline 1300 731 947 <a href="http://www.education.vic.gov.au">www.education.vic.gov.au</a>	The State Government provides funding to organisations to enable eligible children to attend kindergarten for free. There are a number of eligibility requirements. Contact the Kindergarten Hotline for details.
<b>CHILD CARE</b> Child Care Rebate	Family Assistance Office 13 61 50 <a href="http://www.mychild.gov.au/childcarerebate/">http://www.mychild.gov.au/childcarerebate/</a>	The Child Care Rebate pays up to 50% of your out of pocket expenses for child care up to an annual cap. It is NOT income tested, so you may be eligible to receive it even if you don't get the Child Care Benefit from your fees. To check your eligibility contact the info line.
<b>TAFE</b> TAFE fees	Technical & Further Education 131 823 <a href="http://www.tafe.vic.gov.au">www.tafe.vic.gov.au</a>	TAFE's may offer concessions on enrolment fees for cardholders and their dependent spouses. Contact the Information Line for details.
<b>TAX REFUND</b> Education Tax Refund	<a href="http://www.educationtaxrefund.com.au">www.educationtaxrefund.com.au</a>	Provides up to 50% back on a range of children's education expenses including stationery, text books, computers, software, printers, internet connection and printer cartridges. You may be eligible if you are receiving a Family Tax Benefit Part A for a child undertaking primary or secondary school studies, and independent students in primary or secondary school. Remember to keep your receipts for tax time. In July 2011 this was expanded to include school uniforms also.
<b>ADVOCACY</b> Parents Victoria	1800 032 023	This service represents parents of students in Vic Government schools and assists in advocating about difficulties students and parents experience with education costs.
<b>SCHOOL UNIFORM</b> State School Relief Committee	Contact your School Principal	Provide assistance with uniforms and shoes.
<b>CHEAP COMPUTERS</b> Work Ventures	1800 112 205 <a href="http://www.workventures.com.au">www.workventures.com.au</a>	Provides refurbished computers into affordable systems for low income people who have a Health Care Card, Pension Card, Disability Card or some other form for documentation relating to low-income or disadvantage.
<b>CHEAP COMPUTERS</b>	1300 306 645 <a href="http://www.greenpc.com.au">www.greenpc.com.au</a>	Refurbishes computers into usable internet ready computers for low income people who have a Health Care Card, Pension Card or some other form of

Every effort has been made to provide accurate and current information. For continuing updates, see WHGNE's website: [www.whealth.com.au](http://www.whealth.com.au).

Please notify WHGNE with any changes or corrections, in particular organisation's details. Please check that information is accurate with individual agencies.



Green PC		documentation relating to low-income.
ENERGY/WATER CONCESSIONS		
Services	Contact	Details
<b>ELECTRICITY</b> Annual Electricity Concession	Phone you electricity retailer and give your concession card details over the phone.	Introduced in March 2011 this concession provides a 17.5% discount off mains electricity bills <b>all year round</b> . Check your bill to ensure that you are receiving all the correct concessions. Ring your electricity supplier and ask, if you are not sure of your entitlements.
<b>ELECTRICITY</b> Electricity Transfer Fee Waiver	Phone you electricity retailer and give your concession card details over the phone.	This concession waives the fee that is normally payable to electricity providers when cardholder move house.
<b>ELECTRICITY WATER</b> Life Support Concession	Victorian Concessions Information Line 1800 658 521	Provides a quarterly discount on electricity and/or water bills where a household member uses an eligible life support machine. Contact the info line for more details.
<b>ELECTRICITY</b> Medical Cooling Concession	Victorian Concessions Information Line 1800 658 521	Provides a 17.5% discount off summer electricity costs for cardholders where a member of the family has a medical condition that affects the body's ability to regulate temperature. Contact the info line.
<b>ELECTRICITY GAS</b> Non-mains Winter Energy Concession	Victorian Concessions Information Line 1800 658 521	Provides a rebate for cardholders who use LPG for domestic heating or cooking, and/or are individually metered for electricity but who pay a caravan park or accommodation proprietor. Contact the info line for more details.
<b>ELECTRICITY</b> Off Peak Energy Concession	Victorian Concessions Information Line 1800 658 521	Provides a 13% discount off the off-peak tariff on electricity bills. The off-peak tariff applies to households that have separately metered electric hot water or slab heating. Contact the info line for more details.
<b>ELECTRICITY WATER/GAS</b> Utility Relief Grant	Victorian Concessions Information Line 1800 658 521	This grant is for cardholders who are unable to pay their mains electricity, gas or water bill due to a temporary financial crisis. Contact the info line for more details.
<b>WATER SEWERAGE</b> Water & Sewerage Connection Scheme	Victorian Concessions Information Line 1800 658 521	Provides a grant for cardholders who are required to connect to a mains water and sewerage service under the Country Towns Water Supply and Sewerage Program. Contact the info line for more details.
<b>WATER SEWERAGE</b> Water & Sewerage Concession	Victorian Concessions Information Line 1800 658 521	Provides a 50% discount off water and sewerage charges up to an annual maximum of \$245 for 2010-2011. Contact the info line for more details.
<b>TANK WATER</b> Non-mains Water Concession	Victorian Concessions Information Line 1800 658 521	Assists cardholders who are not connected to mains water with the costs of purchasing non-mains water for domestic usage eg. buying carted water for rainwater tanks. Ring the info line for more details.
<b>GAS HEATER</b> Gas Heater Rebate	Victorian Concessions Information Line 1800 658 521	This rebate is available to eligible concession card holders who switch from an electric heater to an eligible high efficiency gas heater which has a star rating of 4 or above. Ring for info line for more details.
<b>ELECTRICITY &amp; GAS CONTRACTS</b> Your Choice	1300 134 575 <a href="http://www.yourchoice.vic.gov.au/">http://www.yourchoice.vic.gov.au/</a>	This Victorian Government website is designed to help you with your gas and electricity contract by providing you with practical tips on how to work out which type of contract you are on and how to negotiate the best contract for you with retailers.
<b>DISPUTE RESOLUTION</b> Energy & Water Ombudsman (EWOV)	1800 500 509 <a href="http://www.ewov.com.au">www.ewov.com.au</a>	EWOV has the power to investigate and resolve disputes between Victorian consumers and their electricity, gas and water companies. We will handle your complaint confidentially, informally and as speedily as possible. Remember that you must discuss your problem with the customer service people at your electricity, gas or water company first.

### COMMUNICATIONS

Services	Contact	Details
<b>DISPUTE</b> Telecommunications Industry Ombudsman	1800 062 058 <a href="http://www.tio.com.au">http://www.tio.com.au</a>	This is a free and independent alternative dispute resolution scheme for small business and residential consumers in Australia with unresolved complaints about their telephone or internet services.
<b>MAKING COMPLAINTS</b> Aust Communications Consumer Action Network	02 9288 4000 <a href="http://accan.org.au/">http://accan.org.au/</a>	ACCAN is the peak body that represents all consumers on communications issues including telecommunications and broadband. This service aims to empower consumers so that they are well informed and can make good choices about products and services. See their website for a simple English tip sheet on 'How to make a complaint that gets heard.'
<b>Hardship Assistance</b> Optus	1800 505 201	Optus considers financial hardship a state that involves an inability of the customer to pay bills, rather than an unwillingness to do so.
<b>Hardship Assistance</b> Telstra	1800 045 092	Telstra has a Financial Hardship Assistance Policy to help when unforeseen circumstances impact on your financial commitments.
Service	Contact	Details

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