



Cost of Living Financial Aid Toolkit

HOW TO SAVE MONEY WITHOUT
COMPROMISING YOUR LIFESTYLE

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FAMILIES FOUNDATION



MELBOURNE JEWISH CHARITY FUND

The Melbourne Jewish charity fund is the largest provider of financial welfare in the Melbourne Jewish community. We work directly with families in need across the entire community to restore dignity and hope.

Their purpose is to relieve the suffering and helplessness that poverty brings, addressing immediate financial crisis while also developing long-term solutions to break the cycle of poverty.

The MJCF assists households who are experiencing financial hardship through a range of supports including rental and housing subsidies, food vouchers, funding for basic living costs, assistance with medical expenses, Jewish festival assistance and more.

Helpline: 03 9513 2285
support@mjcf.org.au
Office: 03 8587 7244
<https://www.mjcf.org.au/>



THE SOCIAL BLUEPRINT

GOOD SHEPHERD NO INTEREST LOANS

Source: <https://goodshep.org.au/services/nils/>

(NILs) 0% interest and no fees or charges, EVER

No Interest Loans (NILs) are a safe and affordable way to pay for essentials (loans up to \$2,000) and for items like bond and rent in advance and if you've been affected by a natural disaster (loans up to \$3,000). Loans not available for cash. Good Shepherd administers No Interest Loans in partnership with not-for-profit community organisations across Australia.

How does NILs work?

Submit your invoice with your application and NILs will pay it straight to the supplier/vendor. Loans cannot be used for cash, bills or debts.

Washing machine broke down? Unexpected car repairs? Car registration due? Need a new laptop for work or school? Need bond or rent in advance? We'll pay the invoice for you (NO CASH). Unexpected expenses are bound to pop up from time to time. Don't choose an option that might get you into trouble later. With NILs, you only pay back what you borrow, nothing more.

How does NILs work?

Submit your invoice with your application and NILs will pay it straight to the supplier / vendor. Loans cannot be used for cash, bills or debts.

How much can I borrow?

Borrow up to \$2000 for essentials such as appliances or furniture, car repairs or rego, a new phone or laptop, or medical, dental or vet expenses.

Borrow up to \$3000 for housing-related expenses such as bond or rent-in-advance, or for recovery from a natural disaster.

General Support Phone No. 13 64 57
Community Information & Support Glen Eira
Glen Huntly, 3163
Ph. (03) 9571 7644
nils@cisgleneira.org.au
1134 Glen Huntly Road, Glen Huntly



VINNIES NO INTEREST LOANS

Source: <https://www.vinniesnils.org.au/>

No Interest Loans (NILs) provide individuals and families on low incomes with access to safe, fair and affordable credit.

Eligibility:

I have a Health Care Card / Pension Card

OR

Earn less than \$45,000 a year after tax or \$60,000 for couples or people with dependants

What Can I use it for?

- Car Repairs, Maintenance, Registration
- Computer, Tablet
- Education & Course Fees, School Uniforms
- Fridge, Freezer
- House Repairs, Maintenance, Hot Water Service
- Household Furniture
- Medical & Dental Costs, Medical Equipment
- and more...

Items NOT Available:

- Rent expenses
- Rent arrears
- Living expenses such as food
- Gas, electricity or phone bills
- Debt repayment and consolidation
- Second hand and refurbished electrical goods
- (except mobility scooter) and baby furniture
- Motor vehicles
- Outbound international airfares
- Clothing (with the exception of school/sport uniforms)
- Comprehensive or third party, fire, theft insurance
- Fines or penalties

Phone: (03) 5229 8829

Online Enquiry Form:

<https://ellipsoid-clover-d4mg.squarespace.com/enquiry-form>

**For emergency relief assistance such as food hampers please contact the Vinnies Call Centre on:
1800 305 330 (Victoria Only)
(Monday – Friday 10am – 3pm)**



JEWISH CARE INTEREST FREE LOANS

Source: Jewish Care

Phone: (03) 8517 5999

<https://www.jewishcare.org.au/services/social-services/financial-services>

A financial counsellor can:

- Talk with you to understand and assess your financial situation
- Provide you with information and options about your money
- Help you to develop a budget and set financial goals
- Advocate for your rights with banks, credit providers and utility companies
- Help you understand your options if you are struggling to pay bills, fines or debts
- Support you to apply for eligible government benefits and concessions
- Connect you to additional services that may be able to assist.

Free, confidential, non-judgemental, and available to anyone in the Victorian Jewish community who is experiencing financial stress. Whatever the issue, Jewish Care can support you to get back on track.

If you are:

- Having trouble keeping up with loan and rental payments
- Unable to pay your utility bills or housing costs
- Facing legal action or debt collection
- Experiencing financial abuse
- Considering bankruptcy
- Affected by sudden or long-term unemployment
- Experiencing other debt or financial problems that are having an impact on your financial wellbeing or physical or mental health



THE SOCIAL BLUEPRINT

RATES AND TAXES

CITY COUNCIL	PHONE NUMBER	WEBSITE / EMAIL
City of Glen Eira	9571 7644	https://cisvic.org.au/gleneira/info@cisgleneira.org.au
City of Stonnington	8290 1333	https://forms.stonnington.vic.gov.au/syscos/en/neoclassic/1938659625f02927fa99c72058448508/1459979515f02928aa08056020940085.php
City of Port Phillip	9209 6777	https://www.portphillip.vic.gov.au/council-services/rates-and-valuations/rates-concessions-and-hardship-relief#:~:text=We%20offer%20concessions%2C%20rebates%2C%20payment,pensioners%2C%20businesses%20and%20residenti al%20ratepayers.&text=Talk%20to%20us%20about%20your,us%20on%2003%209209%206777.



THE SOCIAL BLUEPRINT

LAND TAX

Hardship

Payment plan	https://www.sro.vic.gov.au/payment-options/apply-payment-plan
Hardship Relief Criteria	https://www.sro.vic.gov.au/hardship-relief-land-tax#:~:text=If%20paying%20your%20land%20tax,postponement%20of%20land%20tax%20payment.



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WEBSITE

[TheSocialBlueprint.org.au](#)

EMAIL ADDRESS

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