What does the Financial Capability worker offer?

We seek to assist people by providing information, money management skills and coaching to help people make better financial decisions and build financial resilience. We can also facilitate financial education workshops. This is a non-judgmental, free and confidential service.

To be eligible for the program you need to be:

- Receiving a Commonwealth allowance or payment
- Or a newly arrived migrant, non citizen or refugee
- Or a woman experiencing family violence

One on one coaching:

We use a coaching approach and draw on the strengths of the person we are working with. We aim to tailor the session to meet individual needs. Below are some sample topics for a one on one coaching session.

Sample one on one coaching topics:

- Budget planning
- Financial goal setting
- Understanding credit
- Establishing a savings plan
- Utility, mobile phones and other contracts
- Other topics tailored to the individual

Workshops:

Workshops are activity based, designed to be interactive and encourage peer support and learning. We tailor delivery style and content to meet the specific needs of the group.

Sample workshop topics:

1) **Budget planning:** looking at a budget, examining needs vs wants, prioritising our money

2) **Financial goal setting:** prioritising saving, SMART goal setting

3) **Understanding credit:** What is available, how does it work, common pitfalls, alternative credit providers

4) **Utilities and telcos:** comparing providers, payment methods, avoiding bill shock, concessions, hardship programs

5) **Planning for the future:** What is superannuation, how does it work? What future life events do I need to plan and save for? What services are there to support me?

Interpreters, vision and Auslan support available.

Need more information or want to make a referral?
Contact: Christian Unger, Financial Capability Worker
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Good Shepherd
Australia New Zealand

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