

### Contact

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## Resources

### Energy

Victorian Energy Compare	Victorian Government Price Comparator <a href="https://compare.energy.vic.gov.au/">https://compare.energy.vic.gov.au/</a>
Victorian Energy Saver	Rebates for energy-efficient household products <a href="https://www.victorianenergysaver.vic.gov.au/save-energy-and-money/discount-energy-saving-products/save-with-these-energy-efficient-products">https://www.victorianenergysaver.vic.gov.au/save-energy-and-money/discount-energy-saving-products/save-with-these-energy-efficient-products</a>
Energy and Water Ombudsman	FACT SHEET <a href="https://www.ewov.com.au/files/fact-sheet-15-changing-energy-retailer.pdf">https://www.ewov.com.au/files/fact-sheet-15-changing-energy-retailer.pdf</a>
Utility Relief Grant Scheme	Relief grants for paying overdue energy or water bills for low-income Victorians experiencing unexpected hardship <a href="https://services.dhhs.vic.gov.au/utility-relief-grant-scheme">https://services.dhhs.vic.gov.au/utility-relief-grant-scheme</a>

### Loans

StepUp	<a href="https://stepuploan.org.au/assets/files/2014/07/StepUP-DL-Brochure-Reduced-Size.pdf">https://stepuploan.org.au/assets/files/2014/07/StepUP-DL-Brochure-Reduced-Size.pdf</a>
NILS	<a href="https://nils.com.au/assets/files/2014/07/NILS-Brochure.pdf">https://nils.com.au/assets/files/2014/07/NILS-Brochure.pdf</a>

### Computer

Computerbank Victoria	Sells affordable computers 1 Stawell Street, North Melbourne 3051 Open Friday 10am-5pm & Saturday 12:30pm-5pm <a href="mailto:info@computerbank.org.au">info@computerbank.org.au</a>
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Work Ventures Connect IT	Supplies refurbished computers with additional Microsoft Programs, offers tech support and commercial repairs <a href="https://workventures.com.au/">https://workventures.com.au/</a>
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## Medical costs

Australian College of Optometry	Eye care in Melbourne – Costs and Benefits <a href="http://www.aco.org.au/eye-care-services/eye-care-in-melbourne/costs-and-benefits">http://www.aco.org.au/eye-care-services/eye-care-in-melbourne/costs-and-benefits</a>
The Royal Dental Hospital	Emergency and general dental available for eligible patients <a href="https://www.dhsv.org.au/home">https://www.dhsv.org.au/home</a> (03) 9341 1000
13-SICK National Home Doctor	After Hours Bulk Billing Medical Service <a href="https://homedoctor.com.au/">https://homedoctor.com.au/</a> 13 74 25

## Emergencies

Financial Crisis Support	<a href="https://services.dhhs.vic.gov.au/financial-crisis-support">https://services.dhhs.vic.gov.au/financial-crisis-support</a>
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## Insurance

Insure It	Information for insurance products: <a href="http://www.insureit.vic.gov.au/">http://www.insureit.vic.gov.au/</a> Order “Insure it, it’s worth it”: <a href="http://goodshepherdmicrofinance.org.au/researchreports/insurance-toolkit/">http://goodshepherdmicrofinance.org.au/researchreports/insurance-toolkit/</a>
Essentials by AAI	Affordable insurance by Good Shepard Microfinance: <a href="https://www.essentialsbyaai.com.au/">https://www.essentialsbyaai.com.au/</a>

## Children

Camps, Sports and Excursion Fund	<a href="https://www.education.vic.gov.au/about/programs/Pages/csef.aspx">https://www.education.vic.gov.au/about/programs/Pages/csef.aspx</a>
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Childcare	<a href="https://www.humanservices.gov.au/individuals/subjects/assistance-child-care-fees">https://www.humanservices.gov.au/individuals/subjects/assistance-child-care-fees</a>
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## Private Rental

Bond assistance	<a href="https://www.housing.vic.gov.au/rentassist-bond-loan">https://www.housing.vic.gov.au/rentassist-bond-loan</a>
Rental changes & rights Victoria	<p>New Victorian laws temporarily change how the <i>Residential Tenancies Act 1997</i> operates in response to the COVID-19 pandemic. These laws will <b>apply for 6 months from 29 March 2020</b>. The changes introduced by the new laws include:</p> <ol style="list-style-type: none"> <li>1. <b>Changes to evictions, including a ban on notices to vacate</b> – tenants cannot be evicted between 29 March and 26 September 2020 for rent arrears caused by the impacts of COVID-19. <a href="#">Eviction</a></li> <li>2. <b>A ban on rent increases</b> - the landlord is not allowed to increase the rent for six months from 29 March 2020. <a href="#">Rent increases</a></li> <li>3. <b>Changes to when tenants can move out</b> - A landlord cannot claim compensation or ask you to pay lease break fees if you terminate your lease early by giving a Notice of Intention to Vacate in COVID-related cases <a href="#">Moving out</a></li> <li>4. <b>Changes to tenants' obligations</b>, if related to COVID-19</li> <li>5. <b>Restrictions on tenant database listing</b>, if related to COVID-19</li> <li>6. <b>New protections for victim-survivors of family violence</b> - see <a href="#">Protection from violence</a> <a href="#">Restraining orders</a></li> <li>7. <b>A new dispute resolution process</b> for tenants and landlords. <a href="https://www.tenantsvic.org.au/advice/coronavirus-covid-19/#rent-increase">https://www.tenantsvic.org.au/advice/coronavirus-covid-19/#rent-increase</a> (edited)</li> </ol>

## Clothes and Shoes

Op shops	<a href="https://opshop.org/list/VIC/MELBOURNE">https://opshop.org/list/VIC/MELBOURNE</a>
Fitted for work	<a href="https://fittedforwork.org/">https://fittedforwork.org/</a>

## General

ASIC Money Smart	Order publications: <a href="https://portal.nationalmailing.com.au/ASIC">https://portal.nationalmailing.com.au/ASIC</a> Money Smart Publications: <a href="https://www.moneysmart.gov.au/tools-and-resources/publications">https://www.moneysmart.gov.au/tools-and-resources/publications</a>
Victorian Concessions	<a href="https://services.dhhs.vic.gov.au/concessions-eligibility-calculator">https://services.dhhs.vic.gov.au/concessions-eligibility-calculator</a>

	<p><a href="https://services.dhhs.vic.gov.au/sites/default/files/2017-06/concessions-at-a-glance.pdf">https://services.dhhs.vic.gov.au/sites/default/files/2017-06/concessions-at-a-glance.pdf</a></p> <p><a href="https://services.dhhs.vic.gov.au/sites/default/files/2019-07/Victorian%20concessions%20booklet.pdf">https://services.dhhs.vic.gov.au/sites/default/files/2019-07/Victorian%20concessions%20booklet.pdf</a></p> <p>To order publications, email: <a href="mailto:concessions@dhhs.vic.gov.au">concessions@dhhs.vic.gov.au</a></p>
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### **Credit Card**

Centrepay	<p>Free direct Billing Service</p> <p><a href="https://www.humanservices.gov.au/individuals/services/centrelink/centrepay">https://www.humanservices.gov.au/individuals/services/centrelink/centrepay</a></p>
Financial Counselling Australia	<p>Find a financial counsellor</p> <p>1800 007 007</p> <p><a href="http://www.ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor">http://www.ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor</a></p>
CareRing	<p>Provides an extensive range of support services</p> <p>1800 545 366</p> <p><a href="https://www.unitingkildonan.org.au/programs-and-services/financial-support/caring/">https://www.unitingkildonan.org.au/programs-and-services/financial-support/caring/</a></p>