Cost of Living Tips & Tricks



This information was collected from a Cost of Living forum for frontline workers to better understand supports in the South West Metro region.

FINANCIAL WELLBEING COLLECTIVE

5.6million in debt waived in 2024 in WA!

Find out if this could be you

One stop shop for financial support:

- Emergency Relief
- Financial Counselling & more

Eligibility: Free for all community members

- individuals / families
- couch surfing / renters / mortgage holders
- employed / unemployed
- small business

Visit: www.thefwc.org.au

FINANCIAL COUNSELLING

Free and confidential advice for everyone

- help with cost of living, manage debt, and create a better budget
- deal with banks, utility providers
- assist individuals who have been victims of scams
- face-to-face, online or phone appointments
- non-judgmental advice
- Visit: www.thefwc.org.au and complete the online enquiry form to find a financial counsellor near you
- call National Debt helpline for immediate advice 1800 007 007 and information www.ndh.org.au

ENERGY AHEAD

Reduce Energy Costs and Save Money

- understand and manage energy usage
- make appliances more energy efficient

Free support available:

- Home energy assessment
- Phone coaching
- Community workshops

Eligibility: need to have a Synergy account and self- identify as being in financial hardship

Visit: www.thefwc.org.au/energyahead

EMERGENCY RELIEF

Money for food and immediate needs

- Contact Emergency Relief Food Access
 Service 1800 979 777
- could also include transport or emergency accommodation assistance
- can refer to Foodbank for food relief
- can help to apply for Hardship Utility Grants Scheme (HUGS) through your utility provider, for support with utility bills

Eligibility: current health care card

Visit: www.thefwc.org.au/emergency-relief

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TENANCY SUPPORT WA Rent Relief - has supported 7000 people!

Rent relief extended until December 2025

- for tenants in rental stress or at risk of eviction
- up to \$5000 to support rent for up to 3 months
- access through Emergency Relief Food Access Service (1800 979 777)

Eligibility - private tenants in WA that meet eligibility criteria, visit: www.warentrelief.org.au/

Anglicare WA Private Tenancy Support

- rectify rent arrears, advocacy
- help to stabilise tenancy

Eligibility: private tenants in South West Metro region, at risk of homelessness

Visit: <u>www.anglicarewa.org.au/get-help/housing-and-homelessness/private-tenancy-support</u>

ST PAT'S COMMUNITY STORE

Low-cost Op shop

- All clothing items \$5 plus a further 25% discount every day for Centrelink Concession Card Holders.
- support for people moving into housing with furniture and household items.
- provide service packs for setting up kitchen, bathroom, laundry
- Rely on donations from the community

Eligibility:

- Op shop is for all community members
- Agencies can refer clients for additional support
- contact St Pats for more information

Visit: www.stpats.com.au/community-store/

FOODBANK

Distribute food to over 300 services in WA

- 27 metro and 18 regional locations
- provide food and grocery relief
- breakfast clubs in schools
- nutrition education and cooking through NOM's program

Eligibility: contact Emergency Relief & Food Access Service (1800 979 777) to be connected with a charity partner for a referral

SERVICES AUSTRALIA

Access Income Support

- support vulnerable people in the community
- including those experiencing mental health, FDV, homelessness and youth.
- provide education to access the service
- Multicultural service that can speak with CaLD groups

Eligibility: need to meet residency, income and specific payment requirements

Visit: www.servicesaustralia.gov.au/

FREMANTLE COMMUNITY LEGAL CENTRE

Tenancy and other legal support

- help people know their rights and maintain their tenancy
- work with people facing eviction and in unsafe housing
- provide legal advice and some court representation

Eligibility: can help anyone in South West Metro region, more support for disadvantaged **Visit:** www.fremantle.wa.gov.au/services-and-support/fremantle-community-legal-centre/