

Financial Help

Help is available if you are struggling financially. To receive help, a Health Care Card or pension card is often required. Always call the organisation before visiting to check hours and type of assistance. If they are unable to help, always ask where else you may be able to find help. This is not a comprehensive list.

Help for People Living with HIV

David Williams Fund

The David Williams Fund gives emergency help to people living with HIV who have financial problems. Services include:

- Financial Counselling
- Food vouchers
- Emergency financial help
- Referrals to On Interest Loans providers
- One to one financial literacy

For more information visit [David Williams Fund](#)

Housing Plus

A service run by Thorne Harbour Health to support people living with HIV who are homeless or at risk of homelessness.

For more information visit [Housing Plus](#)

Financial Learning and Independence Program (FLIP Fund)

FLIP provides financial help to any member of Living Positive Victoria who is seeking assistance with returning to work or study in order to attain financial independence and who maybe suffering from financial difficulty. Eligibility criteria apply. For more information and to apply visit [FLIP Fund](#).

Member Support Fund

Provided by Living Positive Victoria. This fund gives limited emergency financial help to people having financial problems or funds to access our services by helping with travel costs, childcare or other costs. Eligibility criteria apply. For more information and to apply visit [FLIP Fund](#).

General Help

Good Shepherd Finance

Good Shepherd Finance offer a wide range of financial services to people experiencing financial hardship or people who are experiencing or have experienced family or domestic violence.

For more information visit [Good Shepherd Finance](#)

National Debt Helpline

This service connects you with financial counsellors that offer information, support and advocacy if you are facing financial difficulty. A financial counsellor will help you get your debt under control, create a budget and find financial assistance. Their services are free. Also see David Williams Fund (above)

Phone 1800 007 007

For more information visit [National Debt Helpline](#).

Centrelink

For all government income support payments, family payments and pensions.
For more information visit [Centrelink](#)

Ask Izzy

Ask Izzy is useful website that finds services near you. You can search over 350,000 services to find housing, meals, clothes, food vouchers, healthcare, counselling, legal advice, Centrelink services, emergency financial relief, and information on jobs and training.
For more information visit [Ask Izzy](#)

Gas, Electricity and Water Bills

The Utility Hardship Scheme

Gas, electricity and water companies all offer help if you are in extreme financial hardship and unable to pay your bills. The help differs from company to company.

Providers of gas, electricity and water supply services are required by law to offer:

- Processes for early response to payment difficulties; and
- Flexible bill payment options; and
- Audits of customer usage; and
- Flexible options for the purchase of replacement energy appliances.

To find out more contact your gas, electricity or water company and ask for assistance through the hardship department. If you are receiving help from a financial counsellor, they will often negotiate with the company for you.

The Utility Relief Grant Scheme

Help if you are unable to pay you gas, electricity or water bills due to a temporary financial crisis. There are very strict eligibility conditions.

For further information visit [Utility Relief Grant Scheme](#)
To apply, contact your gas, electricity or water company.

Food Banks, Meals, and Material Aid

No Interest Loan Scheme – Good Shepherd Finance

Financial assistance in the form of interest-free loans (NILS) is available for people on low incomes. Loans for up to \$2,000 are available for household items (fridge, washing machine, furniture + more), education fees & equipment, laptops & technology, car repairs & registration, and medical & dental costs. Loans of up to \$3,000 are available for bond and rent in advance, council rates, or if you have been impacted by a natural disaster.

For more information visit [No Interest Loan Scheme](#)

Salvation Army

The Salvation Army offer a wide range of services if you are struggling financially including urgent assistance, financial counselling, housing and homelessness services,
For more information visit [Salvation Army](#)

St Vincent de Paul

St Vincent do Paul can provide financial help and a wide range of other support.
Phone: 1300 305 330

For more information visit [St Vincent de Paul](#)

Anglicare

Anglicare offer a wide range of support. Some of their services include food parcels, financial assistance in paying household bills, no-interest loan schemes, financial counselling, and crisis accommodation. Contact your closest Anglicare centre for assessment.

Phone: 1800 809 722

For more information visit [Anglicare](#)

Frontyard Youth Services

Information and referral service for youth aged 12-24 who may be homeless, at risk of homelessness, or requiring accommodation support.

Phone: 9614 3688

For more information visit [Frontyard Youth Services](#)

Cranbourne Information and Support Services

Provides a wide range of services for people living in the outer South-eastern suburbs of Melbourne.

Phone: 5996 3333

Web: [Cranbourne Information and Support Services](#)

Sacred Heart Mission

Sacred Heart Mission offer breakfast and lunch 365 days a year to people who are homeless or living in poverty. They also offer a range of other services. They do not offer food vouchers. Meals are available by dropping into the dining hall at 87 Grey Street St Kilda. Open Monday to Friday from 8:30am to 10:30am for breakfast and from 11:30am to 1:00pm for lunch. On weekends and public holidays, the Dining Hall is open from 9:00am to 10:30am for breakfast and from 11:30am to 1:00pm for lunch.

For more information visit [Sacred Heart Mission](#)

Prahran Mission

Clothing, household goods, furniture, food, Christmas gift service and free lunches for people on Health care cards in the cities of Stonington, Glen Eira and Port Phillip.

Phone: 9692 9500

For more information visit [Prahran Mission](#)

St Kilda Mums

For parents and prospective parents. St Kilda Mums provide baby goods, clothing, nappies and toys. You cannot request assistance directly. All requests must go through a social worker or maternal and child health nurse. Living Positive Victoria peer navigators can make a request for you.

For more information visit [St Kilda Mums](#)

Other similar organisations:

St Kilda Mums operates in Geelong as [Geelong Mums](#) and in Ballarat as [Eureka Mums](#).

For Bendigo please contact [Sunshine Bendigo](#).

For Warragul please contact [Olivia's Place](#).

For Shepparton please contact [Goulburn Valley Pregnancy and Family Support Service](#)