

Do you need help with other bills and expenses?

You can call the Sydney Water Customer Care team between 9 am and 5 pm, Monday to Friday, on **1800 222 280** or visit sydneywater.com.au/helpwithyourbill at any time.

No Interest Loan Scheme

The No Interest Loan Scheme (NILS) offers individuals and families on low incomes access to safe, fair and affordable loans.

Loan amounts are up to \$1,500 for household goods and services. Loans are not for cash. Repayments are set up at an affordable amount over 12 – 18 months.

Are you eligible? Find your nearest provider by calling **13 64 57** or visiting NILS.com.au.

You will be asked some questions to check your eligibility:

- Do you have a health care card/pension card or earn less than \$45,000 a year (\$60,000 if you're a couple or a person with dependants) after tax?
- How long have you lived in your current home?
- Do you have willingness and capacity to repay?

MoneySmart

The website is run by the Australian Securities and Investments Commission (ASIC) to help people increase their financial literacy and make the most of their money. The government website contains information and tools about budgeting and saving, investing, borrowing and credit, super and retirement and financial scams.

Visit moneysmart.gov.au

National debt helpline

If you're worried about debt, you can get free, independent and confidential advice from a financial counsellor by calling the National Debt Helpline on **1800 007 007** or visiting ndh.org.au. They can provide advice on:

- utility bills including phone and internet
- mortgage payments and rent
- credit cards and personal loans
- Centrelink issues
- joint debts
- general financial matters.

Service NSW

Service NSW is now the single point of contact for services like the Department of Fair Trading, Births, Deaths and Marriages, and Roads and Maritime Services.

They also run the Cost of Living program, designed to help you find NSW Government rebates and savings that are relevant to you, such as:

- Family Energy rebate
- Active Kids voucher
- Pension Travel vouchers
- Gas rebates.

Call **13 77 88** or visit service.nsw.gov.au

