

## The Queensland Financial Resilience Program (QFRP)

We can help you build a bright financial future.





### Asking for help can be hard... but it's worth it.

Queenslanders have had a challenging couple of years.

Between the pandemic, droughts and floods, many people (and their businesses) who were thriving before, are now struggling to survive.

The Queensland Financial Resilience Program (QFRP) can help individuals and families learn how to be more financially secure and get back on top of your finances

## How do I know if I'm eligible?

You are eligible for the service if you:



Want to discuss your financial wellbeing



Have experienced financial hardship before, or feel you are currently at risk



Haven't experienced hardship before, but due to the pandemic or a change in your circumstances you are concerned about your situation.

# A program tailored to suit your needs

It is a **free, non-judgmental** and **confidential service** that can help you:

#### **Understand your finances**

Support you to:

- · Budget & prioritise expenses
- · Identify financial risks
- · Negotiate with creditors
- Know where to go for help.

#### **Better manage money**

Through helping you:

- Proactively manage & understand debt
- Establish savings
- · Not borrow for daily expenses
- Access no interest loans (NILs).

#### Be more financially secure

Through helping you access:

- Financial services & support
- · Financial literacy & skills development
- Referrals to other support services
- No Interest Loans.

#### Have financial freedom

Support you to develop strategies to:

- Absorb financial shocks
- · Meet your financial goals
- · Make choices that enable you to enjoy life.



"Interest rate increases meant that we no longer had the money for what we needed as a family.

A financial counsellor at QFRP helped to look at our budget and reach out to our financial providers."

## Helping Queenslanders like Stacy

Stacy is a 42 year old nurse. She works one shift a week, and spends the rest of the time caring for her four kids. She has recently separated from her husband.



#### Stacy is concerned because:

- She's currently struggling to pay her mortgage and bills, and has had to take out multiple credit cards.
- She feels she can no longer afford to live in her family home.

#### How QFRP can help Stacey



Explore options with mortgage provider

Negotiate with utility providers





Understand credit card issues

Help create a sustainable budget for the future.



## The first step is to contact us.

The QFRP program is a **free**, **non-judgemental** and **confidential** service that can help you.

Contact a member of the QFRP Team

1300 006 616

qldfinancialresilience@goodshep.org.au

Or, scan this QR code to learn more:







#### Connect with us



@goodshepherdausnz

