



Managing your money

Here are some useful tools and resources to assist you to manage your finances effectively and make sound financial decisions.

Moneysmart

The Moneysmart website is an Australian government and hosts lots of very helpful resources and tools for consumers. Learn more about loans, investment, superannuation, banking and other financial products here.

[Home - Moneysmart.gov.au](https://www.money.gov.au)

ASIC (Australian Securities and Investment Commission)

ASIC is Australia's corporate, markets and financial services regulator. ASIC regulate financial services and consumer credit and authorised financial markets operating in Australia. The ASIC website includes information about researching financial advisors and regulations relating to financial services and consumer credit.

[ASIC Home | ASIC - Australian Securities and Investments Commission](https://www.asic.gov.au)

Ph: 1300 300 630

AFCA (Australian Financial Complaints Authority)

AFCA considers complaints that previously would have been handled by the Financial Ombudsman Service, the Credit and Investments Ombudsman and the Superannuation Complaints Tribunal. AFCA may be able to assist with issues related to banking transactions, credit and loans, insurance, superannuation, investments and financial advice.

[Home | Australian Financial Complaints Authority \(AFCA\)](https://www.afca.gov.au)

Ph: 1800 931 678

COTA Victoria

COTA Victoria's Information Outreach Service can source online information for callers and provide you with contact telephone number and verbal or printed information about government and non-government agencies. This service is free and available to all Victorians aged 50 plus. This is a great starting point if you have a problem and are unsure where to start.

[Looking for information? - COTA Victoria](https://www.cota.org.au)

Ph: 1300 135 090

Your bank

All banking institutions now have specialist teams to assist customers who have concerns about transactions on their accounts, loan repayments and other issues related to financial hardship. Keep the telephone number of your bank and your account numbers in a secure place along with you pin numbers and passwords.

National Debt Helpline

National Debt Helpline is a not-for-profit service that helps people tackle their debt problems. They are not a lender, and they don't 'sell' anything or make money from you. NDH have professional financial counsellors who offer a free, independent and confidential service.

[Welcome Page - National Debt Helpline \(ndh.org.au\)](https://www.ndh.org.au)

Ph: 1800 007 007

Services Australian (Centrelink) Financial Information Service (FIS)

FIS is a specialist area of Service Australia (Centrelink). Their focus is on people of retirement age. FIS officers can provide you with current advice around your financial affairs and provide information to help you make informed decisions about your financial affairs.

[Financial Information Service - Services Australia](https://www.servicesaustralia.gov.au/financial-information-service)

Ph: 132 300