

Making Ends Meet

Making Ends Meet provides targeted professional support and financial assistance to those families experiencing significant 'housing stress' and facing possible eviction or loss of home. This support provides temporary relief from their 'housing stress' while they actively review their circumstances to enable more long term sustainable housing options for their families.

This includes:

- Entering into a support planning relationship
- Reviewing their financial circumstances
- Upskilling their financial management

Many people accessing Making Ends Meet do not have budgeting skills, and have really benefited from this part of the program and take this up with enthusiasm. Most clients have a strong work ethic and are thrilled with the opportunity of being able to get back on top and able to manage their own finances.

Since its commencement on 1st September 2007, Making Ends Meet has assisted 138 clients, spending \$322,859 on brokerage.

Case study

A young couple presented with rent arrears, and a number of high utility debts as a result of one of them not being able to work due to a back injury. Their income was based on one part-time wage and one Centrelink benefit.

We supported them to access further Centrelink benefits to which they were entitled and to contact Synergy, Alinta and the Water Authority to gain more time to pay off these bills. The Family Support Worker was able to advocate on the clients' behalf to negotiate repayment plans on some other debts.

Making Ends Meet was able to pay the rent arrears to stabilise the tenancy, and an ambulance bill. Making Ends Meet also paid a membership for the clients so that they would not incur a further bill if the ambulance was needed again.

We worked with the client over a number of weeks looking at ways to reduce their outgoings. These clients have been able to reduce their expenses and increase their income. With our support they have gained an ABN so that they could start up a small lawn mowing business. The man gained full-time employment suitable for a person with an injured back and the woman is seeking further employment to increase her income.

A recurring problem with their budget has been a very large mobile phone bill, so we have worked closely with them to look at how they are using this and where they might be able to cut expenses. They have now reduced this bill by over \$100 per month.

This couple is now working within their budget, and recording their weekly spending. They are managing bills as they come in, without further support from their Family Support Worker. Paying rent is their number one priority. They also feel better about life and themselves and feel that their prospects are more positive than before they received assistance.

Case study

A young couple, with a one year old daughter came to the service with a number of debts, including rent arrears. The debt included Telstra and Synergy bills as well as owing money to their child care provider and mechanic. These debts were impacting on their ability to manage financially.

When the Family Support Worker looked at their budget, there were a number of areas where improvements could be made. The food bill for two adults and a child was an average of \$250 per week, which is quiet high. The Family Support Worker gave them cheap and nutritious recipes, and other tips to save money on the weekly food shop. This couple was also tied into expensive contracts with Foxtel and 'Rent to Buy' schemes. The Family Support Worker assisted this couple to negotiate these payments down to lower, more manageable levels. Brokerage was then used to pay off some of the couple's existing debts, improving their financial situation and making it easier to manage their budget.

The Family Support Worker then worked with this couple over a period of three months, providing information to the couple about how to manage their budget on a weekly basis. By the end of this time the clients were able to see that if they continued with their budget plan they would soon be able to pay off the remainder of their debts and start saving and improve their lifestyle. They could also plan for annual costs such as car registration, school fees and Christmas, as well as having a small amount put away for emergencies.

This couple now has a plan to become debt free and to remain financially stable for the long term.