

## After the Visit ... What next?

- Debriefing with another conference member is a valuable practice, giving members an opportunity to be heard, particularly about visits that were difficult or you feel the need to discuss further.
- Record relevant information in in the Visitation notes. Consider what will be helpful for the next Vincentian visitors to know. (See Visitation Notes Guidelines in *Keeping Records* section).
- Take relevant information from the visit back to the conference. Draw on the experience and knowledge of the other members to explore how else we might assist in this situation. Remember that the people we have visited are in the care of the whole conference and also supported by Society structures beyond this conference.
- Allow sufficient time in meetings for effective discussion to enable genuine support and mutual learning from our experiences.
- Review visitation practices regularly in your conference meeting and how best to support members and the people we assist.
- Affirm and support members in their decisions recognising that the assistance given was based on their assessment of the situation.
- It is ok to ask for help! Seek advice from your Regional, Central or State Councils support structures if needed.
- Consider follow up visits or phone calls regardless of whether people ask for further material help. Vincentians offer the hand of friendship in a variety of ways. Even just a simple phone call to see how people are going can make a difference in someone's life.
- Vincentians recognise that they are at their best when they are rested and refreshed – so promoting of Vincentian spirituality and the fostering of a culture that meets the needs and well-being of a members' family is always first priority.



See the ***Vincentian Visitation Guidelines*** Pages 16- 19 and 30 – 31 for more suggestions about follow up.





## BUDGET & FINANCIAL COUNSELLING

### What is Budget Counselling?

Budget Counselling is a Special Work of the Society that aims to provide clients with the skills to take control and enhance the quality of their lives, and make them increasingly independent. Any Society personnel (member, volunteer and employee) interested in becoming a Budget Counsellor must complete Budget Counselling training provided by the Society.

### What is Financial Counselling?

Financial Counselling is a service provided by community workers that aims to provide support to people experiencing financial hardship. Financial Counsellors are accredited by the Financial Counselling Association of NSW (FCAN).

### What is the difference between a Budget Counsellor and Financial Counsellor?

	Budget Counsellor	Financial Counsellor
1.	Not accredited to practice outside of St Vincent de Paul Society NSW	Accredited by Financial Counsellors Association of NSW (FCAN)
2.	Training by St Vincent de Paul Society NSW	Training by FCAN
3.	Can only assist clients of St Vincent de Paul Society NSW	Can assist any person in the community
4.	Free service, confidential and independent service	Free service, confidential and independent service
5.	<p>Budget Counsellors can:</p> <ul style="list-style-type: none"> <li>• Help organise finances and do a budget</li> <li>• Suggest ways to improve financial situation</li> <li>• Assess eligibility for government assistance</li> <li>• Negotiate repayment arrangements with creditors</li> </ul> <p>Budget Counsellors may help with the following problems:</p> <ul style="list-style-type: none"> <li>• Debts that you are struggling to pay</li> <li>• Threatening letters or harassment by debt collectors</li> <li>• House eviction, disconnection of gas, electricity, phone etc</li> <li>• Uninsured car accidents, taxation debts and unpaid fines</li> </ul>	<p>Financial counsellors can:</p> <ul style="list-style-type: none"> <li>• Help organise finances and do a budget</li> <li>• Suggest ways to improve financial situation</li> <li>• Assess eligibility for government assistance</li> <li>• Negotiate repayment arrangements with creditors</li> <li>• Help you apply for a hardship variation</li> </ul> <p>Financial counsellors can also help with the following problems:</p> <ul style="list-style-type: none"> <li>• Debts that you are struggling to pay</li> <li>• Threatening letters or harassment by debt collectors</li> <li>• Debt recovery through the courts</li> <li>• House eviction, disconnection of gas, electricity, phone etc</li> <li>• Uninsured car accidents, taxation debts and unpaid fines</li> </ul>
6.	Do not get involved in bankruptcy matters	Can get involved in bankruptcy matter
7.	No para legal knowledge imparted during training	Have knowledge of para-legal issues however, are not legally qualified to give advice on legal matters.



**St Vincent de Paul Society**  
NSW  
*good works*

**For further information please contact:**

**St Vincent de Paul Society Training team for Budget Counselling Training**

Phone: 02 9568 0297, 02 9568 0288

Email: [Suzanne.schmitz@vinnies.org.au](mailto:Suzanne.schmitz@vinnies.org.au) , [peter.bonwick@vinnies.org.au](mailto:peter.bonwick@vinnies.org.au)

**Financial Counsellors Association of NSW (FCAN)**

Phone: 1300 914 408

Email: [admin@fcan.com.au](mailto:admin@fcan.com.au)

Website: <http://www.fcan.com.au/what-is-financial-counselling/>



# Work and Development Order

## DID YOU KNOW

If you are eligible to apply for a Work and Development Order, you can apply to have all of your fines included in the Order.

The Work and Development Order Guidelines are available at [www.sdرو.nsw.gov.au](http://www.sdرو.nsw.gov.au). These guidelines set out what supporting documents are required with a Work and Development Order application.

## What is a Work and Development Order?

Work and Development Orders (WDO) are made by the State Debt Recovery Office (SDRO) to allow eligible people who have a mental illness, intellectual disability or cognitive impairment, are homeless, are experiencing acute economic hardship, or have a serious addiction to drugs/alcohol/volatile substances to satisfy their fine debt through unpaid work with an approved organisation or by undertaking certain courses or treatment. A WDO can only be made if an application is supported by an approved organisation, or in the case of medical/mental health treatment, a health practitioner qualified to provide that treatment.

## Types of work or development activities

A WDO can include one or more of the following activities:

- unpaid work for, or on behalf of, an approved organisation
- medical or mental health treatment in accordance with a health practitioner's treatment plan
- educational, vocational or life skills course
- financial or other counselling
- drug or alcohol treatment
- a mentoring program (this option is only available if you are under 25 years of age).

**Note: Clients applying under the grounds of drugs/alcohol/volatile substances can only participate in drug and alcohol treatment and/or counselling.**

## What fines can I include in a WDO?

If you are eligible to apply for a WDO, fines already with SDRO will be automatically included.

If a WDO is issued, no further enforcement costs will be applied, as long as you comply with all of the conditions.

## How will my debt be reduced?

Reduction of fines debt will be determined by the activity completed as part of the WDO.

## MORE INFORMATION



[www.sdرو.nsw.gov.au](http://www.sdرو.nsw.gov.au)

### Work and Development Order enquiries:



1300 478 879  
9:00 am – 5:00 pm, Mon. to Fri.  
Hearing or speech impaired users:  
TTY 133 677  
Speak and Listen 1300 555 727



(02) 6354 7271



[wcdosdro@osr.nsw.gov.au](mailto:wcdosdro@osr.nsw.gov.au)



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Office of State Revenue: ISO 9001 – Quality Certified  
Department of Finance & Services

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## How will my debt be reduced?

Reduction of fines debt will be determined by the activity completed as part of the WDO.

Activity	Cut out rate
Unpaid work for or on behalf of an approved organisation	\$30 per hour worked, to a maximum of \$1000 per month. Breaks are not to be counted.
Medical or mental health treatment in accordance with a practitioner's treatment plan	\$1000 per month for full compliance (or a proportion for partial compliance).
Educational, vocational or life skills course	\$50 per hour or \$350 per full (7 hour) day, to a maximum of \$1000 per month.
Financial or other counselling (including attending case management meetings)	\$50 per hour or \$350 per full (7 hour) day, to a maximum of \$1000 of fine debt per month.
Drug or alcohol treatment	\$1000 per month for full compliance (or a proportion for partial compliance).
Participation (as a mentee) in a mentoring program	\$1000 per month for full compliance (or a proportion for partial compliance).

## Who can support my application?

A list of approved organisations that can support your application is available at [www.sdرو.nsw.gov.au](http://www.sdرو.nsw.gov.au)

Your health practitioner, including a registered medical practitioner, a registered psychologist or nurse may also be able to support your application if medical or mental health treatment is required.

If you find a suitable organisation in your area, which is not on the list of those approved but wants to support your application, they may approach Department of Attorney General and Justice (DAGJ) to commence the application process.

## What should I do if I think I am eligible for a WDO?

If you think you may be eligible for a WDO, you should contact the WDO team on 1300 478 879. They may be able to assist you in locating your nearest approved organisation, who can assist you with completing and lodging the application.

## What happens if my application is approved?

If your application is approved, SDRO will issue a WDO and suspend any enforcement action against you while it is in place. Any driving restrictions imposed against you will be lifted in order to assist your development. However, there may be other restrictions in place that were not imposed by SDRO. You should contact NSW Roads and Maritime Services for this information.

## What happens if my application is not approved?

If your application is not approved, you may appeal this decision by applying to the Fines Hardship Review Board (FHRB). Read more about the application process at [www.sdرو.nsw.gov.au](http://www.sdرو.nsw.gov.au) or contact the Secretary of the FHRB on (02) 6354 7116.



## No Interest Loan Scheme (NILS)

### What is NILS?

NILS provides individuals and families on low incomes access to safe, fair and affordable credit for purchase of essential goods and service. There are no fees, charges or interest associated with a NILS loan. NILS has a circular community credit model, so as loans are repaid, money is lent out to other members of the community.

### What are NILS loans available for?

Loans are available for white goods (fridges, washing machines), household electrical appliances, furniture, approved medical equipment, educational purposes etc.

Loans are not available for second hand goods, cash advances, debt repayment, rent, payment of utility bills or general living expenses.

### Who is eligible for NILS loan?

Anyone who:

- holds a Centrelink health care card or Pension card or is on low income;
- has lived in the postcodes covered by the NILS site for at least three months;
- has demonstrated ability and willingness to commit to regular loan repayments.

### How can I apply for a NILS loan?

To find your nearest NILS provider visit [www.nilsnsw.org.au](http://www.nilsnsw.org.au) or call 1800 509 994. Each NILS site is accredited to operate within certain postcodes and cannot accept applications from people living outside of the intake area.

### Does the Society run any accredited NILS sites?

The Society has 10 NILS sites across NSW:

SVdP Northern Beaches NILS (Broken Bay)	638 Pittwater Road, Brookvale 2100 Ph: 02 9905 0424 Fax: 02 9905 7009 <a href="mailto:nilsbrookvale@vinnies.org.au">nilsbrookvale@vinnies.org.au</a>
SVdP Northern Sydney NILS (Broken Bay)	287 Victoria Ave, Chatswood 2067 Ph: 02 9419 3599 Fax: 02 9413 4407 <a href="mailto:nilschatswood@vinnies.org.au">nilschatswood@vinnies.org.au</a>
SVdP Wyong NILS (Broken Bay)	47 Howarth Street, Wyong NSW 2259 Ph: 024356 6700 <a href="mailto:NILSWyong@vinnies.org.au">NILSWyong@vinnies.org.au</a>
SVdP Hornsby NILS (Broken Bay)	41 Jersey St, Hornsby NSW 2077 Ph: 02 9477 5010 ext 7 Fax: 02 9482 2048 <a href="mailto:NILSHornsby@vinnies.org.au">NILSHornsby@vinnies.org.au</a>
SVdP Woy Woy NILS (Broken Bay)	St Vincent de Paul Society, First floor, 41 The Boulevard Woy Woy 2256 Ph: (02) 4344 3261 <a href="mailto:nilswoywoy@vinnies.org.au">nilswoywoy@vinnies.org.au</a>



SVdP Newcastle NILS (Maitland/Newcastle)	372 Maitland Road, Mayfield 2304 Ph: 02 4032 3583 Fax: 02 49 676 233 <a href="mailto:newcastlenils@vinnies.org.au">newcastlenils@vinnies.org.au</a>
SVdP Wagga Wagga NILS (Wagga Wagga)	207 Edward St, Wagga Wagga 2650 Ph: 02 6921 2381 Fax: 02 6925 8359 <a href="mailto:nils.wagga@vinnies.org.au">nils.wagga@vinnies.org.au</a>
SVdP Caroline Chisholm NILS (Parramatta)	94 Kurrajong Avenue, Mt Druitt NSW 2770 Phone:02 8804 3434 Fax: 02 8622 0382 <a href="mailto:nils.cccsj@vinnies.org.au">nils.cccsj@vinnies.org.au</a>
SVdP Northern Illawarra NILS (Wollongong)	67 Railway Street, Corrimal Ph: 02 4283 3730, Fax: 02 4284 1533 <a href="mailto:NILS.Corrimal@svdpwgong.org.au">NILS.Corrimal@svdpwgong.org.au</a>
SVdP Ulladulla NILS (Wollongong)	251 Green St, Ulladulla 2539 Ph: 4455 5666, Fax: 02 4454 2996 <a href="mailto:NILS.Ulladulla@svdpwgong.org.au">NILS.Ulladulla@svdpwgong.org.au</a>

**For further information please contact:**

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