



Financial Services and Supports

The following information is taken from the linked websites and is accurate as of March 2026. Access to services is by decision of the listed organisations (not NICS)

Free Financial Counselling

Financial resilience workers and counsellors can provide financial education and advice and manage individual cases for those in need.

Financial resilience workers build your capacity to understand your financial situation by:

- looking at ways in which credit works
- helping you develop and maintain budgets
- undertaking straightforward negotiations with creditors
- linking you with specialist support services (e.g. gambling help, drug and alcohol services)
- helping you access low-cost financial products such as no interest loans.

Qualified financial counsellors are able to help resolve more complex financial problems and can undertake complex negotiations with creditors about restructuring debts if necessary.

Find a local service: <https://www.qld.gov.au/community/losing-your-job-income/financial-literacy-resilience-services>

Mob Strong Debt Help - phone: 1800 808 488

A **free** nationwide legal advice and financial counselling service for Aboriginal and Torres Strait Islander people.

Find out more: <https://financialrights.org.au/getting-help/mob-strong-debt-help/>

No Interest Loans - Good Shepherd Good Money Stores:

Loans that have no interest, you pay back only what you lend (see below for the types of things you can apply for a loan for)

Based in Sailsbury, Southport, and Cairns to see in person or connect over the phone
1300 770 550

<https://goodshep.org.au/services/good-money-stores/>



What's available:

- Can refer you to other services such as: Financial Counselling (to sort out debt), Legal Aid and Centrelink.
- Borrow up to **\$1,000 for technology like a phone, tablet and all other electronic devices**
- Borrow up to \$2,000 for essential items including **household appliances; furniture; laptops; car repairs; medical, dental and vet expenses**; and other essential goods and services
- Borrow up to **\$3000 for bond on a new rental property** or for recovery from a natural disaster

Eligibility:

- have a Health Care or Pension Card
- OR earn less than \$70,000 (before tax) as a single
- OR earn less than \$100,000 (before tax) if you have a partner or dependents
- OR have experienced family or domestic violence in the last 10 years
- AND you have lived at your current address for a minimum of three months
- AND you can afford to repay the loan (Centrepay and direct debit available)

Loans cannot be used for cash, bills, rent or debts.

Be alert for scams (<https://www.dss.gov.au/news/scam-alert-no-interest-loans-scheme-0>), access these services via the <https://goodshep.org.au/services/nils/>

Emergency Relief

If you are experiencing financial hardship and need support with food vouchers, bills, fuel etc – you may be able to access this from a local provider (funded by the QLD Government).

Find your local provider <https://www.qld.gov.au/community/cost-of-living-support/emergency-relief-program>

Community Legal Centres Queensland

Queensland's community legal centres provide free information, legal assistance and referral, representation and casework, community education and advocacy for vulnerable clients and communities facing legal problems.

Find a service online: <https://www.communitylegalqld.org.au/>



Government payments and supports

Financial support for apprentices:

<https://www.apprenticeships.gov.au/support-and-resources/financial-support-apprentices>

Some programs listed include:

Australian Apprenticeship Support Loans

- Australian Apprenticeship Support Loans (AASL) are available to eligible apprentices to assist with everyday costs while completing their apprenticeship.
- These loans provide up to \$25,374 (for 2024-25) in total and are paid monthly in arrears.
- Repayments of the loan are made through the tax system and start when you are earning an income above the minimum repayment threshold (\$67,000 for 2025-26). Indexation of your loan will be capped at the lower of the Wage Price Index or the Consumer Price Index.
- Apprentices who successfully complete their apprenticeship will receive a 20% discount on their loan amount.

<https://www.dewr.gov.au/skills-support-individuals/australian-apprenticeship-support-loans>

Key Apprenticeship Program Apprentice Incentive

- Eligible Australian Apprentice can claim up to \$10,000 for a full-time apprenticeship and up to \$5,000 for a part-time apprenticeship over the life of the Australian Apprenticeship Journey, according to the following schedule and rates:
 - \$2,000 at 6, 12, 24 and 36 months and on completion (full-time)
 - \$1,000 at 6, 12, 24 and 36 months and on completion (part-time)

Eligibility

To be eligible for the Key Apprenticeship Program, you must:

- meet all primary eligibility requirements.
- commenced or recommenced on or after 1 July 2025.
- be undertaking a qualification at the Certificate III, Certificate IV, Diploma or Advanced Diploma level listed on the [Priority List](#) and identified as new energy or housing construction qualification.
- employed by an organisation who can provide meaningful exposure, experience, and work in the relevant KAP sector (clean energy or housing construction).
- Priority trades as of January 2026 include:



National Institute of Construction Skills

- CPC30620 Certificate III in Painting and Decorating
- CPC31220 Certificate III in Wall and Ceiling Lining
- CPC31020 Certificate III in Solid Plastering
- CPC31320 Certificate III in Wall and Floor Tiling

https://www.apprenticeships.gov.au/key-apprenticeship-program?gclid=aw.ds&gad_source=1&gad_campaignid=23076275423&gbraid=0AAAABBodrM9XWO05R7zLcu50LEcdwq26m&gclid=EA1aIQobChMI5_r8_KWUkwMV9ekWBR0AbA8YEAAYAiAAEqJOCfD_BwE

The [Apprentice Connect Australia Providers](#) are there to help support and assist you navigate your Key Apprenticeship Program journey.

Home Energy Emergency Assistance Scheme

- for QLD households experiencing problems paying their electricity or reticulated natural gas bills as a result of an unforeseen emergency or a short-term financial crisis that has occurred within the past 12 months.
- is a one-off emergency assistance to help with paying your home energy bills
- pays up to \$720 once every 2 years.

<https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions/home-energy-emergency-assistance-scheme>

Living Away From Home Allowance

If you have to move away from your parents' or guardians' home to take up or continue training as an Australian Apprentice you may be eligible for the Living Away From Home Allowance (LAFHA) to support you with the additional costs of living.

You may be eligible if you need to move away from your parent's or legal guardian's home for the first time to:

- take up or remain in an apprenticeship, or
- receive essential supplementary on-the-job training with another employer.
- You may also be eligible to receive the allowance if you are undertaking an apprenticeship and you are, or become, homeless

LAFHA is a weekly tax-free payment that reduces as you progress in your training:

- In your first year of training you would receive: \$77.17 per week
- In your second year of training you would receive: \$38.59 per week



- In your third year of training you would receive: \$25 per week

<https://www.apprenticeships.gov.au/support-and-resources/financial-support-apprentices#living-away-from-home-allowance-3>

Low Income Health Care Card

Concession card to get cheaper health care and some other discounts.

Find out more: <https://www.servicesaustralia.gov.au/low-income-health-care-card>

Apply through MyGov (you'll need a linked online Centrelink account, you can setup a Centrelink account through MyGov if you don't already have one).

Income test when claiming and renewing a card (pre-tax)

Status	Weekly income	Income in an 8 week period
Single, no children	\$786.00	\$6,288.00
Couple combined, no children	\$1,343.00	\$10,744.00
Single, one dependent child	\$1,343.00	\$10,744.00
Couple combined, one child	\$1,377.00	\$11,016.00
For each extra child, add	\$34.00	\$272.00

Rental Bond Loans

Interest free loans to cover 4 weeks (Bond Loan) or 6 weeks bond+2weeks rent (Bond Loan Plus)

<https://www.qld.gov.au/housing/renting/help-to-find-a-rental-home/bond-loan/types>

Phone Housing Services on 13 QGOV (13 74 68)