



Financial Services and Supports

The following information is taken from the linked websites and is accurate as of April 2025.
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/>



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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

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.

No Interest Loans – for renters

These loans are being trialled and currently only available in the Cairns and Gold Coast area

- For those who need extra support to set up or continue a private rental tenancy.
- The loans are not available in cash—the money is paid directly to a supplier.
- NILS loans are available up to the value of \$2000.
- They are interest-free loans that you repay over 18 months.

The Set-Up Loan helps new tenants cover the costs of:

- starting your rental tenancy
- removalists
- key deposits
- essential household items.

The Rent Sustainment Loan is for existing tenants, it can be used for expenses such as:

- rent arrears



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- car repairs or registration
- medical
- relocation expenses
- You can use this loan so you don't fall behind with your rent.

Who can apply

To be eligible for a NILS loan, you must be a Queensland resident and:

- be earning less than \$70,000 annual income (before tax) as a single person or \$100,000 annual income (before tax) if you have a partner or children; or
- have experienced family or domestic violence in the last 10 years; or
- have a current Health Care Card or Pensioner Concession Card; and
- be able to show you can afford to repay the loan.

<https://www.qld.gov.au/housing/renting/help-to-find-a-rental-home/no-interest-loans-scheme>

If you live in the Cairns or Gold Coast areas, contact the:

[Cairns Housing Service Centre](#)

[Gold Coast Housing Service Centre.](#)

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

Australian Apprenticeship Support Loans

- To support Australian Apprentices to meet everyday costs while they undertake their training, eligible apprentices will be able to apply for Australian Apprenticeship Support Loans. 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 (\$54,435 for 2024-25). In order to maintain the real value of the loans, the loan amount will be indexed according to 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>

Free Tools for First Years

If you are in the first year of an eligible construction, plumbing, engineering or electrical apprenticeship, you may be eligible for a rebate of up to \$1,000 to cover the cost of tools you purchased for the apprenticeship.

Eligible apprenticeships include:

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

If you're eligible, you can get reimbursement for the purchase of tools up to \$1,000. You can't claim again if you receive a rebate of less than \$1,000, so it is important to consider the tool purchases you will include in your claim.

<https://www.qld.gov.au/education/apprenticeships/for-apprentices/support/free-tools>

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



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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)