



Changes to Financial Wellbeing and Capability Activity

The Australian Government is changing the Financial Wellbeing and Capability (FWC) Activity to ensure services align with the Government's policy priorities, are appropriately targeted to vulnerable people, and are based on a firm legislative footing.

The Government has a responsibility to ensure activities undertaken by organisations funded under the FWC Activity are aligned to a head of power in the Commonwealth of Australia's Constitution.

The Department of Social Services has introduced eligibility criteria to ensure access to services are aligned to a Constitutional head of power as well as targeted to vulnerable people. These changes will take place from 1 January 2019 and will only apply to Commonwealth funded services. The eligibility criteria do not apply to other sources of funding such as state government funding.

Under the redesign, the total funding amount will remain the same and FWC services will continue to focus on vulnerable people and those most at risk of financial and social exclusion and disadvantage.

The FWC Activity includes the following services:

- Emergency Relief
- Food Relief
- Commonwealth Financial Counselling
- Commonwealth Financial Counselling Helpline
- Financial Counselling for Problem Gambling
- Financial Capability
- Financial Resilience.

Eligibility

From 1 January 2019, there will be eligibility criteria for clients accessing FWC services. As part of the changes, services will be required to engage with potential clients to determine if they meet the eligibility criteria. This will provide an opportunity to identify underlying issues (such as mental health issues, housing instability or addiction), undertake triage processes and facilitate referrals to other support services, where appropriate. Services will be required to confirm on an annual basis that clients have been eligible for assistance.

Emergency Relief

The Emergency Relief grant supports community organisations to help with immediate basic needs for individuals and families in times of crisis. This includes providing food, supermarket vouchers, petrol vouchers or assistance to pay utility bills.

From 1 January 2019, Emergency Relief will be available to people who are **not able to pay a bill or at imminent risk of not being able to pay a bill**.

Food Relief

The Food Relief grant aims to increase access and supply of food items, on a national scale, for Emergency Relief organisations to provide food to eligible people.

From 1 January 2019, Food Relief will be available through Emergency Relief outlets across Australia to people who are **not able to pay a bill or at imminent risk of not being able to pay a bill**.

Commonwealth Financial Counselling Commonwealth Financial Counselling Helpline Financial Counselling for Problem Gambling

These programs provide financial counselling support to assist people to address their financial problems and make informed choices.

From 1 January 2019, services will be available to people who are **not able to pay a bill or at imminent risk of not being able to pay a bill**.

Financial Capability

The Financial Capability service helps people build longer-term capability to budget, manage their money better and make informed choices.

From 1 January 2019, eligibility to access Financial Capability will be:

- those in receipt of a Commonwealth social security benefit, allowance or payment
- newly arrived migrants/non-citizens (priority to be given to newly arrived refugees), and
- women experiencing family violence for the purpose of assisting these women to become financially independent.

Financial Resilience

Financial Resilience services provide access to safe and affordable financial products including no interest loans, low interest loans, microenterprise development loans and matched savings that are not available through mainstream providers of financial services.

The No Interest Loan Scheme (NILS) provides access for eligible people to loans, with no interest, fees or charges and a repayment period of between 12 to 18 months.

From 1 January 2019, eligibility to access NILS will be:

- people and couples with income/s at or below the single or partnered pension rate, where the person or couple is otherwise unable to meet their immediate and basic needs and has no other capacity to obtain financial support to satisfy their basic needs;

- women experiencing family violence for the purpose of assisting these women to become financially independent;
- parents and guardians on a low income with dependent children to ensure an adequate standard of living for their children; and
- persons with disabilities or their family members who are on a low income to support them with disability related expenses.

Community Development Financial Institutions (CDFI) services support participants to enhance workforce participation through increased business planning and workforce skills, development of sustainable microenterprises and creating opportunities for employment, including self-employment.

From 1 January 2019 eligibility to access CDFI services will be:

- people in receipt of an unemployment benefit; and
- women experiencing family violence for the purpose of assisting these women to become financially independent.

Saver Plus is a matched savings program that provides participants with financial education training, personal guidance and support over a 10-month period.

From 1 January 2019, eligibility for Saver Plus will be those in receipt of a Commonwealth social security benefit, allowance or payment.

Upcoming Grant Opportunities

Grant opportunities for redesigned Financial and Wellbeing Capability services will be advertised from July 2018 on [GrantConnect](#) and the [Community Grants Hub](#) websites.

Funding for Emergency Relief, Food Relief, Commonwealth Financial Counselling and Financial Capability and the Financial Counselling Helpline, will be determined through an open grant opportunity. In an open selection process any eligible entity can apply. Funding will be offered to 30 June 2023.

Funding for Financial Counselling for Problem Gambling, Money Support Hubs and Microfinance, will be determined through a restricted grant opportunity. Organisations will be invited to apply. Funding will be offered to 30 June 2020.

If you wish to be notified of any advertised opportunities, please register your interest on GrantConnect.

More information

For more information, see [Frequently Asked Questions](#) about redesign of the Financial Wellbeing and Capability Activity.

More information about the redesign can be found [here](#).

If you would like to register your interest and be notified of any advertised opportunities, please register on [GrantConnect](#) for an email notification.

Further information will be provided when the grants rounds open.