

# Wrap-around community service approach to financial wellbeing

**Potentially At Risk**

**Characteristics:** Disengaged, socially isolated, poor literacy, Centrelink income or high risk casual employment, mental health problems, children at school (high school costs), no access to credit or insurance and no savings or strategy for paying bills.

**At Risk**

**Characteristics:** minimum credit card repayments, unpaid bills, breach notices, risk taking behaviour (gambling & addictions), poor choice in financial products, single parent, suffering illness or impairment.

**Crisis**

**Characteristics:** Homelessness, family violence, children at risk (relinquishment), relationship breakdown, electricity disconnection, crime, job loss, helplessness, depression and suicidal.

**Stable**

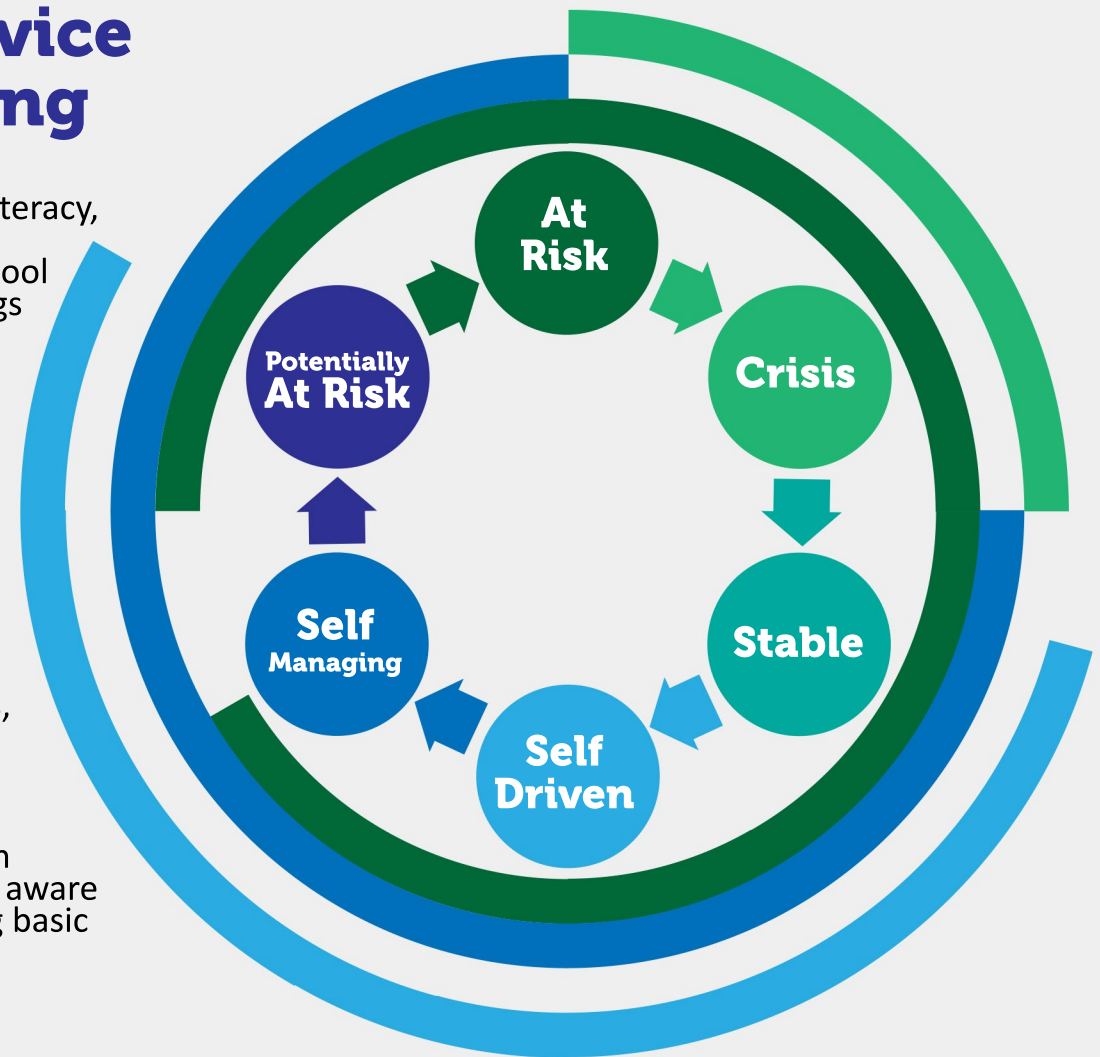
**Characteristics:** Permanent address, engagement with community services, reduction in stress and anxiety, aware of options, self-initiated support seeking and making basic choices with support.

**Self Driven**

**Characteristics:** Making independent decisions, well informed, less reliant on community services, greater range of skill sets through experiential learning, growing confidence and a re-evaluation of personal goals.

**Self Managing**

**Characteristics:** Proactively seeking advice, confidence to navigate systems, delivering on personal goals, optimism for the future, offering peer support and modeling to others and a financial safety plan in place.



**Financial Counselling**  
**Financial Literacy**  
**Emergency Relief**  
**Financial Inclusion**