

# Building financial resilience can help you to gain confidence in your everyday life.

For more information on how Kyabra can support you, please call 3373 9499 to book an appointment.

If we can't help, there are a number of other services which can; we can direct you to the most appropriate service.



Strength in Community

Email [kyabra@kyabra.org](mailto:kyabra@kyabra.org)  
Web [www.kyabra.org](http://www.kyabra.org)  
Facebook [www.facebook.com/Kyabra](http://www.facebook.com/Kyabra)  
Twitter @Kyabra\_KCA

**Kyabra Community Association Inc.**  
Kyabra Street, Runcorn QLD 4113

T 07 3373 9499  
F 07 3373 9444

Office Hours Monday to Friday 9am to 4:30pm

**Limited Hours Childcare**  
Cnr Gager & Lister Streets  
Sunnybank QLD 4109

T 07 3344 1488  
F 07 3344 1988

**Richlands Community Centre**  
75 Old Progress Road  
Richlands QLD

[www.kyabra.org](http://www.kyabra.org)

Supported By



## Financial Services for people on low incomes



# We offer:

Kyabra's Financial Resilience and Literacy services are available to low income earners in the outer-southern suburbs of Brisbane.

- Information and education sessions
- Support with budgeting
- No-interest loans
- Low-interest loans
- Matched saving programs

## Financial Conversations

If bills and/or other debts are getting you down we may be able to help you get on top of things by developing an individual or household budget. A written budget can provide a snapshot of your finances and a plan for how to spend your income on the things that matter to you. Our staff can talk to you about available concessions and hardship programs to ensure your money stretches as far as possible.

We can support you to reassess your income and expenses when something unexpected has happened and to help you get back on track.

For people with high debts or unfair contracts we may refer you to a Financial Counsellor or free legal service.

## No Interest Loan



These loans are usually between \$200 to \$1200 and are available for a range of purposes including essential household items (fridges, washing machines, TV, beds etc), health aids and education costs. Payments are made directly to your chosen retailer; cash loans are not available. To be eligible you must be in receipt of a Centrelink payment, additional criteria may apply.

There are no fees, charges or penalty payments when taking out a No Interest Loan. As borrowers repay their loans Kyabra is able to continue to provide loans to other people who are on low incomes. This "recycling" of money provides a valuable, ongoing resource for our local community.

## Low Interest Loan



The StepUP loan is a safe low interest loan of up to \$3000 for items such as vehicles, computers, furniture, medical expenses and house repairs. To be eligible you must hold a Centrelink Health Care Card or Pension Card or be in receipt of Family Tax Benefit Part A and have lived at your current address for at least three months. StepUP loans are delivered in partnership with NAB. Credit history checks and additional criteria apply.



## Matched Savings Schemes

A number of matched savings schemes are available to encourage people on low incomes to save for large expenses such as education costs, sports equipment, holidays or special occasions. Talk to our staff to find out whether you meet the criteria for any of these schemes.