

Our 2023 impact at a glance

We advocate for the most financially vulnerable in our community, support those experiencing financial difficulties, and help individuals increase their financial security, resilience and wellbeing.

We are the Financial Wellbeing Collective – a collaboration of organisations united to reduce the drivers and impacts of financial hardship in the Western Australian community.

48,245



Western
Australians
reached

33,600

Individuals supported through
8 services by 12 partners. A further
14,645 supported with community
education and information.



\$8.5
million
in debt waived



13,853

people supported
with emergency
relief access



13,063

people supported
with utility
grant access

22,014



financial assessments



22,156
instances of debt support



24,590

referrals to
support services

241

small businesses
supported

1,155

one-on-one
financial coaching sessions



269 households
supported with
energy coaching

544 group
activities

Addressing immediate need in our community, we support those experiencing financial hardship and stress.



ADVOCACY - DEBT NEGOTIATION - ADVICE AND ASSISTANCE
- ACCESS TO FINANCIAL SUPPORT AND EMERGENCY RELIEF

13,853

People supported with emergency relief access

"I am eternally grateful for the kindness and understanding that was shown. Thank you so much for the Foodbank vouchers, it made a big difference and put a smile on my son's face".

The Emergency Relief and Food Access Service (ERFAS) links the community with emergency relief providers across the state.

13,063

People supported with utility grants access

"Helped me with the stress of mounting bills, phone calls from creditors and overdue payment notices by providing me with substantial relief from utility bills. The support I received regained my confidence to rebuild and plan my finances."

The Hardship Utility Grant Scheme (HUGS) Service Centre helps clients maintain connection to essential utility services and provides application assessments for utility grants.

6,084

People and small businesses supported with financial counselling

"The financial counsellor was quick to support me in this time of stress. Managed my debt effectively, and took the pressure off my shoulders."
"I'm so glad I had the support, experience, and advice of the Small Business Financial Counsellor as it made the whole process speedy and much less stressful with the ATO."

Financial counselling is a free, independent and confidential service that provides advice, advocacy and referrals to individuals, families and small businesses experiencing financial difficulties.

Working to prevent financial hardship and stress in our community, we help build financial resilience and wellbeing.

KNOWLEDGE BUILDING - SKILL DEVELOPMENT - BEHAVIOUR AWARENESS
- MONEY MANAGEMENT STRATEGIES - GOAL SETTING

11,173

People supported through financial literacy and awareness

"This is the most valuable group session I've done during my whole stay (at a mental health recovery centre). I feel so much more confident moving forward."

Financial literacy and awareness activities provide tools and skills to be financially resilient by increasing knowledge and access to free, independent confidential community services.

282

People supported with financial coaching

"I realise now how impactful my mindset is not just on me but those around me. In the past when I had setbacks, I wouldn't be able to pick myself up but now I have a much better outlook and I know I can get ahead with my finances."

A one-on-one financial coaching service focused on strengthening financial resilience and wellbeing by improving money management confidence and supporting people to change behaviours.

269

Households supported with energy coaching

"Our energy coach gave us extremely helpful tips to lower our energy use. Straight away I learned how easily I could save approximately \$350 per bill."

Through the Energy Ahead program, energy coaches assist eligible households to better understand their energy use and reduce costs through free energy audits, coaching and workshops.