

Anglicare NT

Case File

C. [REDACTED]

File Case Number: [REDACTED]

CLIENT DETAILS

Client ID	[REDACTED]
First Name	[REDACTED]
Last Name	[REDACTED]
Sex	Male
Indigenous Status	Aboriginal but not Torres Strait Islander origin
Date of Birth	[REDACTED] 980
Birth Country	Australia
Address Line 1	[REDACTED]
Address Line 2	
Address Line 3	
Suburb	[REDACTED]
State	Northern Territory
Postcode	[REDACTED]
Telephone	
Mobile	
Fax	
Email	

Anglicare NT

Case File

File Case Number [REDACTED]

INTAKE DETAILS

[REDACTED]

Age Bracket: Unknown

Sex: Male

Indigenous Status: Aboriginal but not Torres Strait Islander origin

Main Language: Indigenous Australian

Main Income Source: Government payments- pensions, benefits, allowances

Individual Income: \$0-\$20,000

Household Income: \$0-\$20,000

Household Type: Extended family household

Housing Tenure: Rented - public

Client Location: Very remote

Financial Training: No training

Cause of financial difficulty

Budgeting

Credit / debt issues

Client were referred from

Centrelink

Are the clients under Government Income Management

Yes, Income Management - compulsory

Anglicare NT

Case File

File Case Number [REDACTED]

CASE NOTES**Case Opened**

Note No: 17106 [REDACTED] 14/12/2017

With client: 60 min Without client: 15 min

Client was referred to FCW from Centrelink.

Centrelink had already previously discussed case with FCW. Client's account has been overdrawn multiple times meaning when his centrelink goes in, it pays back the overdraft and he is left with no money. The clients family commonly take his bank card to go shopping spendings hundreds of dollars each time. The client does not want this happening anymore.

FCW discussed situation with client. Client speaks little to no English and was struggling to understand the concept of an overdraft. FCW asked Centrelink worker to come and translate into language for him to understand better.

FCW discussed if we were to ask the bank to turn off overdraft feature he would not be able to spend more than he had in his bank account which would prevent him having no money for the fortnight. Client agreed

Case closed

Note No: 17351 [REDACTED] 17/01/2018

With client: 5 min Without client: 1 min

Case closed- no further correspondence with client

Overdraft switched off

Note No: 18388 [REDACTED] 15/01/2018

With client: 60 min Without client: 30 min

FCW and centrelink worker took client to ANZ as he wanted to switch off the overdraft. FCW assisted client to talk to bank teller as he spoke little english. Client was currently set up with the ability to overdraft up to \$1000.

FCW explained to bank teller this feature was not benefiting him and asked to switch it off. Client signed a form to remove overdraft. Client has a debt of \$600 to pay off over the next few weeks from his centrelink. FCW ensured to discuss that they were only allowed to take 10% each week as he is on welfare payments

Anglicare NT

Case File

File Case Number: [REDACTED]

CLOSURE DETAILS

Case Status:	Closed
Was the case resolved:	Totally resolved
Did the clients gain knowledge:	Gained increased knowledge/skills
Were they referred to another service:	No
Closure Date:	17/01/2018
Time spent on case with client:	125
Time spent on case without client:	46
Total time spent on case:	171

Client were referred to

Anglicare NT

Case File

CLIENT 2

File Case Number [REDACTED]

CLIENT DETAILS

[REDACTED]

Client ID [REDACTED]

First Name [REDACTED]

Last Name [REDACTED]

Sex Female

Indigenous Status Aboriginal but not Torres Strait Islander origin

Date of Birth [REDACTED] 1990

Birth Country Australia

Address Line 1 [REDACTED]

Address Line 2

Address Line 3

Suburb [REDACTED]

State Northern Territory

Postcode [REDACTED]

Telephone

Mobile

Fax

Email

Anglicare NT

Case File

File Case Number: [REDACTED]

INTAKE DETAILS

[REDACTED]

Age Bracket: Unknown

Sex: Female

Indigenous Status: Aboriginal but not Torres Strait Islander origin

Main Language: Indigenous Australian

Main Income Source: Government payments- pensions, benefits, allowances

Individual Income: \$0-\$20,000

Household Income: \$0-\$20,000

Household Type: Extended family household

Housing Tenure: Rented - public

Client Location: Very remote

Financial Training: Client undertook training AS A RESULT of becoming a client

Cause of financial difficulty

Financial literacy

Client were referred from

Other Community/Local Government Organisation

Are the clients under Government Income Management

No. Not Income Managed

Anglicare NT

Case File

File Case Number: [REDACTED]

CASE NOTES**Case Opened**

Note No: 16010 [REDACTED] 30/11/2017

With client: 60 min Without client: 15 min

Client was referred to FCW by GEBIE.

Client was wanting to learn how to save money. FCW discussed clients current income and expenses. Clients account had been overdrawn by \$310 dollars. FCW discussed if client understood was an overdraft was, she didnt. FCW provided some education around overdrafts and client decided she would like to contact the bank so she cannot overdraft in the future

FCW assisted client to call the bank. The client was unable to be assisted over the phone and needed to visit a branch. Due to no community bus running FCW took client to bank

At the bank it was discussed she is able to take off overdrafts from happening to her account and was able to pay back the \$310 weekly. Due to her account being locked she would need to return on Friday when her centrelink went into her account to organise payments etc.

It was also discussed client had a savings account which she had forgotten about which had a \$10 direct debit weekly for the past year.

FCW will assist client again on Friday

Family payment

Note No: 16027 [REDACTED] 1/12/2017

With client: 40 min Without client: 5 min

Client came back to FCW as she had received her family benefit money and needed money for cigarettes and food.

FCW discussed the overdraft with the client to find out if she wanted to pay the overdraft off with her family benefit payment, and wait to buy cigarettes tomorrow when her newstart came through. Client wanted money today and to pay off her overdraft with her newstart.

FCW assisted client to go to the bank and get cash from her account. 10% of her family benefit payment was used to pay back the overdraft. Because client took money leaving the account overdrawn her account will remain locked until the overdraft is paid off.

New Bank Account

Note No: 17544 [REDACTED] 6/02/2018

With client: 25 min Without client: 5 min

Client wanted help opening a commonwealth account. FCW provided paperwork which needs to be taken to local post office. Client took to complete and open account.

No further action required

Bank Card Issues

Note No: 17590 [REDACTED] 9/02/2018

With client: 30 min Without client: 5 min

Anglicare NT

Case File

File Case Number: [REDACTED]

Client came in as her bank card was not working

FCW assisted client to call ANZ however client was unable to get through security questions

FCW assisted client into ANZ bank who sorted the issue

Anglicare NT

Case File

File Case Number: [REDACTED]

CLOSURE DETAILS

Case Status:	Closed
Was the case resolved:	Totally resolved
Did the clients gain knowledge:	Gained increased knowledge/skills
Were they referred to another service:	No
Closure Date:	2/03/2018
Time spent on case with client:	155
Time spent on case without client:	30
Total time spent on case:	185

Client were referred to