



January 2026

## The Salvation Army Moneycare Letter to the Editor

Dear Editor,

The start of the new year brings with it an array of opportunities.

For us at the Salvos, it is an opportunity to reflect on the Christmas season that has just passed, and more specifically show our gratitude for the generosity shown by the Australian public for our Christmas Appeal.

Once again, Aussies came together to support their fellow Australians in need. If it wasn't for your support, kids would have gone without presents under the tree, families without a special Christmas meal and many without hope and joy during the festive season. For this, we say thank you.

The new year is also a time to remember those who are doing it tough. While this season is a time of celebration, holidays, family and friends, for some it can be incredibly stressful and lonely. Let's look out for one another at this time of year.

Finally, the new year gives us all an opportunity to set ourselves up for the year ahead. That is why our financial counselling service, Moneycare, is encouraging all Australians to take a fresh look at their finances this year.

Our recent research found that 44% of Australians are starting this New Year in debt. We know the incredible stress and strain that debt can put on individuals and families, but there is hope.

The Salvos Moneycare service offers free and confidential financial counselling to thousands of Aussies each year, helping them to get on top of their finances. They can help you create a budget, support you to get out of debt, sit with you to create realistic money plans, and everything in between.

Regardless of your financial situation, there is no better time than the start of a new year to take a fresh look at your finances and get on top of your financial situation.

So don't start the new year on the wrong foot. Do a financial check up this new year to avoid stress later in the year. And if you are struggling to cope financially, please reach out to The Salvation Army's Moneycare service. We are here for you, and there is no shame in reaching out for support.

**If you or someone you know needs support from The Salvation Army's Moneycare, please visit [salvationarmy.org.au/moneycare](https://salvationarmy.org.au/moneycare) or call 1800 722 363.**

Kristen Hartnett

Head of Moneycare for The Salvation Army

**ENDS**

For more information, please contact The Salvation Army's Media Relations Department on (02) 94663143

